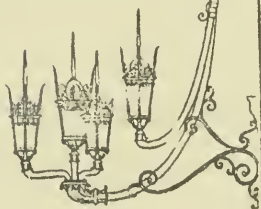


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FISCAL YEAR 1991

HUD SECTION 202
SUPPORTIVE HOUSING FOR THE ELDERLY

APPLICATION FOR FUND RESERVATION

(SUPPORTIVE SERVICES COMPONENT)

PROPOSED PROJECT:

BUILDING 104
IN THE
CHARLESTOWN
NAVY YARD

46 UNITS

CO-SPONSORS:

BRICKLAYERS & LABORERS CHARLESTOWN
NON-PROFIT DEVELOPMENT CORP.

AND

BRICKLAYERS & LABORERS
NON-PROFIT HOUSING CO. INC.



FISCAL YEAR 1991

HUD SECTION 202
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46 UNITS

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NON-PROFIT DEVELOPMENT CORP.

AND

BRICKLAYERS & LABORERS
NON-PROFIT HOUSING CO. INC.

LOCATION:

CHARLESTOWN NAVY YARD
BOSTON, SUFFOLK COUNTY, MASSACHUSETTS

SUBMITTED TO:

HUD REGIONAL OFFICE
BOSTON, MA

SEPTEMBER, 1991

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EXHIBIT 1

FORM HUD-92013 APPLICATION FOR MULTIFAMILY HOUSING PROJECT

This exhibit contains the following:

- . Form HUD-92013 Application for Multifamily Housing Project requesting a Capital Advance under the HUD Section 202 Elderly Housing Program.
- . Pro Forma - Development
- . Pro Forma - Preliminary Operating

PLEASE NOTE:

The Bricklayers & Laborers Charlestown Non-Profit Development Corp., the project sponsor has received formal developer designation by the Boston Redevelopment Authority, the current owner of the property, and therefore possesses site control.

This project involves the rehabilitation and conversion of an existing historic structure, Building #104, in the Charlestown Navy Yard in Boston, Massachusetts and will therefore be rehabilitated in keeping with Historic Rehab Requirements and design constraints imposed by the existing structure.



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING-FEDERAL HOUSING COMMISSION
APPLICATION FOR MULTIFAMILY HOUSING PROJECT**

SECTION A - PROJECT IDENTIFICATION

1. Name of Project Elderly Housing/Building #104 Charlestown Navy Yard, Boston, MA	2. HUD Project Number (Mortgage Ins. or Sec. 2021)
	3. HUD Project Number (Section 8)

SECTION B - PURPOSE OF APPLICATION

TO: The Assistant Secretary for Housing-Federal Housing Commissioner: Application is being made pursuant to Item (a): ☐ 1, ☐ 2, ☐ 3 of Section M, Page 3 hereof. The undersigned desire(s) to participate, with respect to the Property and Program(s) described below. Therefore, it is requested that you give consideration to the information presented herein, for the purpose of loaning and/or approving:

☒ Mortgage-Insurance Section: 202 Capital Advance Mortgage: ☐ PM ☒ NP ☐ LD ☐ S-S Other _____

☐ a Feasibility Letter (Rehab.) ☐ Direct Loan Section 202 Financing: ☐ Conventional ☐ GNMA ☐ Bond ☐ State Agency

☐ a SAMA Letter (New Const.) ☐ Housing Ass't. Pymts. Sec. 8 Other: HUD Capital Advance

☐ a Conditional Commitment ☐ a Preliminary Proposal Mortgage/Loan Amount: \$3,733,286 Metro Area

☐ a Firm Commitment ☐ a Final Proposal Interest Rate: Permanent N/A % Construction _____ %

SECTION C - LOCATION AND DESCRIPTION OF PROPERTY

1. Street Address <u>First Street</u>	2. Municipality <u>Boston</u>	3. County <u>Suffolk</u>	4. State and ZIP Code <u>MA 02111</u>	5. Congressional Dist. <u>8th</u>
6. Type of Project: ☒ Proposed ☒ Rehabilitation ☐ Existing Year Built: <u>19-01</u>				
7. Number of Units: <u>46</u> Revenue: _____ Non-Revenue: _____		8. No. of Buildings: <u>1</u>	9. List Accessory Buildings: _____	10. List Recreation Facilities: _____
11. Type of Building: ☒ Elevator ☐ Walkup ☐ Row (I.T.H.) ☐ Detached ☐ Semi-Detached		12. No. of Stories: <u>4</u>	13. No. of Elevators: <u>2</u>	14. Type of Foundation: ☒ Slab on Grade ☐ Craw Space ☐ Partial Bmt. ☐ Full Basement
15. Structural System <u>Masonry Bearing Wall</u>	16. Floor System	17. Exterior Finish <u>Masonry</u>	18. Heating System	19. Air Conditioning System

SECTION D - INFORMATION CONCERNING LAND OR PROPERTY

1. Date ☐ Acquired ☒ Options	2. Price ☐ Purchase ☐ Option	3. Additional Cost Paid or Accrued	4. Total Cost	5. Outstanding Balance	6. Relationship Between Seller and Buyer, Business, Personal or Other
<u>7/12/90</u>	<u>\$ -0-</u>	<u>\$ -0-</u>	<u>\$ -0-</u>	<u>\$ -0-</u>	<u>Business</u>
7. Site Area (Developer Design) <u>23,000</u> Sq. Ft.		8. Zoning (If recently changed, submit evidence)		9. If leasehold show annual ground rent \$ <u>N/A</u> lease term, remaining years _____	
10. Off-Site Facilities: Public Comm. At Site Feet from Site		11. Unusual Site Features		12. Social Assessment	
Water ☒ ☐ 25 ft.		☒ None ☐ Poor Drainage		a. ☐ Prepayable ☐ Non-prepayable	
Sewer ☒ ☐ 25 ft.		☐ Cuts ☐ Retaining Walls		b. Principal Balance \$ _____	
Paving ☒ ☐ ft.		☐ Fill ☐ Rock Foundations		c. Annual Payment \$ _____	
Gas ☒ ☐ ft.		☐ Erosion ☐ High Water Table		d. Remaining Terms _____ years	
Electrical ☒ ☐ ft.		☐ Other		<u>N/A</u>	

SECTION E - ESTIMATE OF INCOME

Unit Type	No. of Living Units	No. of Units Assisted	Living Area (Sq. Ft.)	Composition of Units	PRE No. in Rent (1) + (Sec. F-1)	Unit Rent per Mo. (1)	Total Monthly Unit Rent (1)
1 BR	46	46	To Be Determined	Apartment Facility with 46 One BR Units. Each Unit will have LR/DR Combo, Kitchen and 1 Bath. NOTE: This Building will be rehabilitated in keeping with Historic Rehab Requirements and design constraints of the existing structure.			
Employees/Liv. Units(s)							
TOTALS							

2. TOTAL ESTIMATED MONTHLY RENTALS FOR ALL LIVING UNITS \$

3. Number of Parking Spaces ☒ Attended (Enclosed) ☐ Self Park Total Spaces <u>30</u>	4. Parking and Other Income (Not included in Rent) Open Spaces @ \$ _____ per month = \$ _____ Covered Spaces @ \$ _____ per month = \$ _____ Laundry _____ Sq. Ft. or Living Units @ _____ per month = \$ _____ Other _____ per month = \$ _____ TOTAL ANCILLARY INCOME \$ _____
--	--

5. Commercial Space (Describe) Area-Ground Level _____ sq. ft. @ \$ _____ per sq. ft./month = \$ _____ Other Levels _____ sq. ft. @ \$ _____ per sq. ft./month = \$ _____ TOTAL COMMERCIAL \$ _____
--

6. TOTAL ESTIMATED MONTHLY GROSS INCOME AT 100 PERCENT OCCUPANCY \$ _____

7. TOTAL ANNUAL RENT (Item 6 times 12 months) \$ _____
--

8. Gross Floor Area: Exact SF to be Determined Sq. Ft.	9. Net Rentable Residential Area: Exact SF to be determined, Sq. Ft. <u>N/A</u>	10. Net Rentable Commercial Area: Sq. Ft.
---	--	--

SECTION F - EQUIPMENT AND SERVICES (Check Items Included in the Rent, Listed Below)

Equipment: ☒ Range and Oven ☐ Microwave Oven ☐ Refrigerator ☐ Laundry Facilities ☐ In Common Area ☐ In Living Unit ☐ L.V. Hookup Only	Services: ☒ Carpet ☐ Grapes ☐ Swimming Pool ☐ Air Conditioning Equip. ☐ Trash Compactor ☐ Disposal ☐ Other	Gas ☐ Heat ☐ Hot Water ☐ Cooking ☐ Air Conditioning ☐ Lights, etc., in Unit ☐ Cold Water ☐ Other	Elect. ☐ ☐ ☐ ☐ ☐ ☐ ☐	Oil ☐ ☐ ☐ ☐ ☐ ☐ ☐	* PERSONAL BENEFIT EXPENSES (PBE): Check Utilities and Services Not Included in the Rent and Paid Directly by the Tenant. ☐ Electricity ☐ Heating ☐ Gas ☐ Decorating ☐ Repairs ☐ Water Other <u>N/A</u> Remarks
--	---	--	--	---	--



SECTION G ESTIMATE OF REPLACEMENT COST		SECTION I ESTIMATE OF ANNUAL EXPENSE	
LAND IMPROVEMENTS		ADMINISTRATIVE	
1. Unusual Land Improvements	\$ _____	1. Advertising	\$ _____
2. Other Land Improvements	\$ _____	2. Management Fee (_____%)	\$ _____
3. TOTAL LAND IMPROVEMENTS	\$ _____	3. Other	\$ _____
STRUCTURES		4. TOTAL ADMINISTRATIVE	
4. Main Buildings	\$ _____	\$ _____	
5. Accessory Buildings	\$ _____	OPERATING	
6. Garage	\$ _____	5. Elevator Maintenance Exp.	\$ _____
7. All Other Buildings	\$ _____	6. Fuel - Heating	\$ _____
8. TOTAL STRUCTURES	\$ _____	7. Fuel - Domestic Hotwater	\$ _____
9. SUBTOTAL (Line 3 plus Line 8)	\$ _____	8. Lighting and Misc. Power	\$ _____
10. General Requirements (Line 9 x _____%)	\$ _____	9. Water	\$ _____
11. SUBTOTAL (Line 9 plus Line 10)	\$ _____	10. Gas	\$ _____
FEES		11. Garbage and Trash Removal	\$ _____
12. Builder's General Overhead (Line 11 x _____%)	\$ _____	12. Payroll	\$ _____
13. Builder's Profit (Line 11 x _____%)	\$ _____	13. Other	\$ _____
14. SUBTOTAL (Sum of Lines 11 through 13)	\$ _____	14. TOTAL OPERATING	\$ _____
15. Bond Premium	\$ _____	MAINTENANCE	
16. Other Fees	\$ _____	15. Decorating	\$ _____
17. ESTIMATED TOTAL COST OF CONSTRUCTION	\$ _____	16. Repairs	\$ _____
18. Architect's Fee - Design (Line 14 x _____%)	\$ _____	17. Extenuating	\$ _____
19. Architect's Fee-Supervisory (Line 14 x _____%)	\$ _____	18. Insurance	\$ _____
20. TOTAL FOR ALL IMPROVEMENTS (Sum of Lines 17 through 19)	\$ _____	19. Ground Expense	\$ _____
21. Cost per Gross Square Foot (Line 20 divided by Item 8, Section E)	\$ _____	20. Other	\$ _____
22. Construction Time _____ Months Plus 2 = _____ Months		21. TOTAL MAINTENANCE	\$ _____
CHARGES AND FINANCING DURING CONSTRUCTION		22. Replacement Res.: New Const. = (Line 8, Sec. G Total Struct.) Rehab = (Line 8 x Mort/Loan Recovered in Sec. M)	\$ _____
23. Interest on \$ _____ @ _____% for _____ Months	\$ _____	23. SUBTOTAL EXPENSES (Sum of Lines 4, 14, 21 and 22)	\$ _____
24. Taxes	\$ _____	24. Real Estate: Est. Assessed Value = \$ _____ at \$ _____ per \$1000 = \$ _____	
25. Insurance	\$ _____	25. Personal Prop. Est. Assessed Value = \$ _____ at \$ _____ per \$1000 = \$ _____	
26. HUD/FHA Mtg. Ins. Pre. (0.5%)	\$ _____	26. Employee Payroll Tax	\$ _____
27. HUD/FHA Exam. Fee (0.2%)	\$ _____	27. Other	\$ _____
28. HUD/FHA Insp. Fee (0.5%)	\$ _____	28. Other	\$ _____
29. Financing Fee (_____)	\$ _____	29. TOTAL TAXES	\$ _____
30. FNMA/GNMA Fee (_____)	\$ _____	30. TOTAL EXPENSES (Line 23 plus Line 29)	\$ _____
31. AMPO (2.0%)	\$ _____	31. Avg. exp. per unit per annum (PUPA) (Line 20 divided by TOTAL Item 7 Sec. C)	\$ _____
32. Contingency (Sec. 202) (3.0%)	\$ _____	SECTION J - TOTAL SETTLEMENT REQUIREMENTS	
33. Title and Recording	\$ _____	1. Development Costs (Line 45, Section G)	\$ _____
34. TOTAL CHARGES AND FINANCING	\$ _____	2. Cash Req. for Land Debt/Acquisition	\$ _____
LEGAL, ORGANIZATION AND AUDIT FEE		3. SUBTOTAL (Lines 1 plus 2)	\$ _____
35. Legal	\$ _____	4. Mortgage Amount \$ _____	
36. Organization	\$ _____	5. Development/Cash (Lines 3 minus 4) +/-	\$ _____
37. Cost Certification Audit Fee	\$ _____	6. Initial Operating Deficit	\$ _____
38. TOTAL LEGAL, ORG. AND AUDIT FEE	\$ _____	7. Discount Costs	\$ _____
39. Builder's and Sponsor's Profit and Risk	\$ _____	8. Interest Yield Costs	\$ _____
40. Consultants Fee (Nonprofit Only)	\$ _____	9. Working Capital (2% of Mortgage Amount)	\$ _____
41. Supplemental Management Fund	\$ _____	10. Min. Capital Investment (Sec. 202)	\$ _____
42. Contingency Reserve (Rehabilitation Only)	\$ _____	11. Off-Site Construction Costs	\$ _____
43. Relocation Expenses	\$ _____	12. Non-Mortgageable Relocation Expenses	\$ _____
44. Other	\$ _____	13. Other	\$ _____
45. TOTAL ESTIMATED DEVELOPMENT COST (Lines 20 + 34 + 38 through 44)	\$ _____	14. TOTAL ESTIMATED CASH REQUIRED (Sum of Lines 5 through 13)	\$ _____
46. Land (Estimated Market Price of Site) _____ sq. ft. @ \$ _____ per sq. ft.	\$ _____	FUND AVAILABLE FOR CASH REQUIREMENTS	
47. TOTAL ESTIMATED REPLACEMENT COST OF PROJECT (Line 43 plus Line 44)	\$ _____	15. Source of Cash:	
48. Average Cost per Living Unit (Line 45 divided by Total in Sec. C, Item 7)	\$ _____	a. _____	\$ _____
SECTION H - ANNUAL INCOME COMPUTATIONS		b. _____	\$ _____
1. Estimated Project Gross Income (Line 7, Section E, Page 1)	\$ _____	c. _____	\$ _____
2. Occupancy (Entire Project) _____%		SUBTOTAL (a + b + c)	\$ _____
3. Effective Gross Income (Line 1 x Line 2)	\$ _____	16. Source of Fees and Grants:	
4. Total Project Expenses (Line 30, Section I)	\$ _____	a. _____	\$ _____
5. Net Income to Project (Line 3 minus Line 4)	\$ _____	b. _____	\$ _____
6. Expense Ratio (Line 4 divided by Line 3)	% _____	c. _____	\$ _____
		SUBTOTAL (a + b + c)	\$ _____
		17. TOTAL Cash, Fees and Grants (Sum of Items 15 plus 16)	\$ _____
		NOTE: Line 17 must equal or exceed Line 14	

SECTION K - NAMES, ADDRESSES AND TELEPHONE NUMBERS OF THE FOLLOWING

1. ☒ Sponsor, ☐ Mortgage, ☐ Borrower, ☐ Owner Name: Bricklayers & Laborers Charlestown Address: Non-Profit Development Corporation PO Box 1140 (BLCNFDC) Boston, MA Telephone Number: 617-277-8014 ZIP Code: 02130	4. General Contractor Name: To Be Determined Address: Telephone Number: ZIP Code:
2. Co-Sponsor: Name: Bricklayers & Laborers Non-Profit Housing Co., Inc. (BLNPHC) Address: PO Box 1140 Boston, MA Telephone Number: 617-277-8014 ZIP Code: 02130	5. Sponsor's Attorney Name: Deutsch Williams Address: 29 Summer Street Boston, MA Telephone Number: 617-951-2300 ZIP Code: 02210
3. ☐ Consultant, ☐ Agent, ☐ Other Authorized Representative Name: The ACCESS Group Address: 400 West Cummings Park Suite 2600 Woburn, MA Telephone Number: 617-933-6399 ZIP Code: 01801	6. Architect: William Rawn Associates Name: 101 Tremont Street Address: Boston, MA Telephone Number: 617-423-3470 ZIP Code: 02108

SECTION L - APPLICATION (SAMA and Feasibility Letter)

A. The undersigned certifies that: (1) He/She is legally authorized to represent the entity(ies) identified below with respect to all transactions pertaining to this application and all matters related to it; (2) Any and all action(s) by the undersigned is/are legally binding on the principal(s) and the entity(ies) being represented; (3) He/She is familiar with the provisions of the regulations issued by the Department of Housing and Urban Development (HUD) pursuant to the above-identified Section(s) of the respective Housing Act(s); (4) to the best of his/her knowledge and belief, the entity(ies) identified below has/have complied, or will be able to comply, with all the requirements of the regulations which are a prerequisite with respect to participation in the program(s) selected; (5) The principal(s) of the entity(ies) identified below are familiar with the specific provisions of the Right to Financial Privacy Act of 1978; (6) The principal(s) is/are aware that disclosure of certain financial information will be required by HUD in the course of processing this application; (7) That he/she has made a physical inspection of the property and, in his/her opinion, the site plan submitted conveys a concept which can be reasonably followed in practice; (8) The proposed construction will not violate recorded zoning ordinances or restrictions; (9) To the best of his/her knowledge and belief no information or data contained herein or in the exhibits or attachments submitted herewith, are in any way false or incorrect and that they are truly descriptive of the project or property which is intended as security for the proposed mortgage loan and/or is presented for consideration with respect to the request for approval of a Housing Assistance Payments Contract.

B. The undersigned assures and agrees that: (1) Pursuant to the regulations and the related requirements of HUD neither the entity(ies) identified below, nor anyone authorized to act on its/their behalf, will decline to sell, rent or otherwise make available any of the property or housing in the project, identified herein, to a prospective purchaser or tenant because of race, color, religion, sex, or national origin; (2) The entity(ies) identified below will comply with Federal, State and local laws and ordinances prohibiting discrimination; and (3) Failure or refusal to comply with the requirements of either (1) or (2) shall constitute sufficient basis for the Commissioner to reject requests for future business with the identified entity(ies) or to take any other action that may be appropriate.

C. ☐ Herewith is a check for \$ _____ in payment of the required fee for a SAMA letter.

Principal Contact: NOT APPLICABLE Signed: _____ Date: _____
Telephone Number: _____ On Behalf of: ☐ Sponsor, ☐ Mortgage, ☐ Borrower, ☐ Owner

SECTION M - TO THE FEDERAL HOUSING COMMISSIONER

☐ 1. Request for Mortgage Insurance:
Request is hereby made for a ☐ CONDITIONAL COMMITMENT ☐ FIRM COMMITMENT to provide mortgage insurance on a loan, which will involve: ☐ Insurance of Advances During Construction ☐ Insurance Upon Completion, with respect to a principal loan of \$ _____ which will bear interest at the rate of _____ % on the Construction Loan and _____ % on the Permanent Loan. The undersigned mortgagee requests consideration for mortgage insurance pursuant to the provisions of Section _____ of the National Housing Act, and the HUD regulations applicable thereto. Said insurance is being requested to cover a loan which is to be secured by a first mortgage on the property described herein. After examining the proposed security, the undersigned considers such project to be desirable and is interested in making a loan in the principal amount and at the interest rate stated above. The loan will require repayment of the principal over a period of _____ months (_____ years) in accordance with an amortization plan acceptable to you. It is understood and agreed that the actual financing fee (Item G-29) will not exceed _____ % of your commitment amount. Presented herewith is a check for \$ _____ which is in payment of the application fee required by HUD regulations.

☐ 2. Request for Approval of Housing Assistance Payments Contract (Section 8):
The undersigned owner requests your consideration with respect to approving a Housing Assistance Payments Contract pursuant to Section 8 of the U.S. Housing Act of 1937, as amended, and the related regulations applicable thereto. Submitted herewith is a proposal which defines the scope of the improvements and the type and quality of the housing which will be provided on the property described herein. Said property, upon completion of the improvements, will comply with the applicable standards and related regulations of the Department of Housing and Urban Development. Such proposed housing is being offered for lease, to eligible tenants at the stated contract terms, pursuant to the provisions of the regulations pertaining to the above-referenced U.S. Housing Act.

☒ 3. Request for a Section 202 ^{Capital Advance} ~~Loan~~ - Principal Amount \$ 3,733,286 @ Permanent Interest Rate of _____ %
Pursuant to Section 202 of the Housing Act of 1959, as amended, and the regulations applicable thereto, the undersigned borrower hereby requests a ^{Capital Advance} ~~loan~~ in the principal amount and at the interest rate stated above. The proceeds of the loan are to be used for development of the property described herein. The scope of the development of the property will be consistent with that information pertaining to improvements, submitted for your consideration. The loan is to be secured by a first mortgage on the property described herein. The principal amount of the loan will be repaid over a period of _____ months (_____ years) in accordance with an amortization plan acceptable to you.

Name and Address of Mortgagee - Grantee
BLCNFDC (Sponsor) BLNPHC, (Co-Sponsor) PO Box 1140, Boston, MA 02130
Principal Contact: Joanne Troy
Telephone Number: 617-277-8014

Signed (Proposed Mortgagee) Thomas McIntyre, Sponsor Date: 9/25/91
Signed (Owner/Item 21 Borrower/Item 3) Thomas McIntyre, President Date: 9/25/91

BLCNFDC 3 BLNPHC

SECTION N - REQUIRED EXHIBITS: MORTGAGE INSURANCE AND SECTION 202 DIRECT LOAN APPLICATIONS				
ITEM NUMBER	EXHIBIT TITLE	SAMA OR FEASIBILITY *	CONDITIONAL COMMITMENT	FIRM COMMITMENT
1	Location Map	X		
2	Legal Description of the Property	X		
3	Evidence of Permissive Zoning	X		
4	Sketch Plan of the Site	X		
5	Evidence of Site Control (Option or Purchase)	X		
6	Evidence of Last Arms-Length Transaction and Price, including a Certification by Sponsor that Evidence Submitted in Response to this Item Reflects Last-Arms Length Purchase Price	X		
7	Form 2010 Equal Employment Opportunity Certification	X		
8	Form 3433 - Eligibility as Nonprofit Corporation	X		
9	Form HUD-2530 - Previous Participation Certificate	X		
10	Form HUD-92013-E Supplement to HUD-92013	X**		
11	Form FHA-2013R - Application for Project Mortgage Insurance (Rehabilitation)	X****	X	X
12	Affirmative Marketing Plan		X	
13	Management Plan and Questionnaire for the Sponsor and Managing Agent (HUD-9405A and HUD-9405B)		X	
14	Grant and/or Loan Commitment Letter (if applicable)		X	
15	Form HUD-92013-E Supplement to HUD-92013		X**	
16	Form HUD-92013 - Supplement - For Each Sponsor and General Contractor		X***	X
17	Form HUD-92417 - Personal Financial Statement for Each Sponsor and General Contractor		X***	X
18	Personal and Commercial Credit Report for Each Sponsor and General Contractor		X***	X
19	Owner/Architect Agreement		X	
20	Architectural Exhibits - Preliminary		X	
21	Architectural Exhibits - Final			X
22	Form HUD-92328 - Contractor's and/or Mortgage's Cost Breakdown			X
23	Form HUD-92457 and Land Survey			X
24	Form HUD-92013-E Supplement to HUD-92013			X**
25	Management Agreement			X

* Mortgage Insurance Applications Only.

** For Handicapped and Elderly Projects Only.

*** If General Contractor is known - Otherwise submit with Firm Commitment Application

**** Submit for Rehabilitation Projects only.

Complete Sections A, B, C, D, E, F, G, H and I.

REQUIRED EXHIBITS: SECTION 8 HOUSING ASSISTANCE CONTRACT APPLICATIONS

The Developer Packet which applies to the specific Notification of Fund Availability (NOFA) identifies the exhibits which are required with the Preliminary and Final Proposal Applications.

The Developer Packet is available at the HUD Field Office which issued the NOFA to which the application is responding.

FOR HUD USE ONLY

Date Received					
Amount					
Code					
Schedule					
Received By					

ELDERLY HOUSING/HUD SECTION 202
BUILDING #104 CHARLESTOWN NAVY YARD

Pro Forma - Development

SOURCES

HUD Section 202 Capital Advance	\$3,733,286
City of Boston Linkage Grant	<u>428,358</u>
TOTAL SOURCES	\$4,161,644

USES

Acquisition	-0-
Direct Construction Costs	\$3,500,000
Construction Contingency 5%	175,000
Architectural/Engineering 7%	257,250
Legal	22,694
Financing Fees	-0-
Accounting & Cost Certification	10,500
Development Consultant	15,000
Real Estate Taxes	10,000
Insurance	25,000
Construction Loan Interest	-0-
Bonding	26,910
Permits	35,880
Marketing	5,000
Construction Management and Sponsor's Overhead	<u>78,410</u>
TOTAL DEVELOPMENT COSTS	\$4,161,644

ELDERLY HOUSING/HUD SECTION 202
BUILDING #104 CHARLESTOWN NAVY YARD

Pro Forma - Annual Operating - Preliminary

SOURCES

Rental Income (46 Units - Not to Exceed 30% of Tenants Income)	To Be Determined
HUD Project Rental Assistance Contract (PRAC)	To Be <u>Determined</u>
TOTAL SOURCES	\$206,900

USES

Insurance	\$ 20,700
Heat	12,190
Electric	12,167
Water & Sewer	13,938
Garbage Removal	5,750
Repairs	16,000
Maintenance	18,400
Replacement Reserve	13,800
Operating Reserve	8,855
Management	36,800
Other Operating Costs	18,400
Real Estate Taxes	<u>29,900</u>
TOTAL OPERATING COSTS	\$206,900
ANNUAL OPERATING COSTS PER UNIT (46 UNITS)	\$ 4,498
PER UNIT OPERATING COSTS (PUM)	375

EXHIBIT 2

CONSULTANT CONTRACT

This exhibit contains the following documents:

- a. Consultant Contract (HUD Form 92531A-EH)
- b. Consultant Team Qualifications
 1. The ACCESS Group
 - . TAG Brochure
 - . Resumes of Robert A. DeSimone, Consultant Team Leader
Robert B. Williams
Michael W. Hogan
Armand J. Thiboutot
 2. B.C. Stewart & Associates (Sub-Contractor)
 - . Resume of Bernard C. Stewart, Principal
 - . B.C. Stewart & Associates Client List
- c. Identity of Interest and Disclosures Certification
 1. The ACCESS Group
 2. BLNPHC and BLCNPDC

GUIDE FORM OF CONTRACT FOR HOUSING CONSULTANT
SERVICES FOR NONPROFIT PROJECTS UNDER SECTION 202

This Agreement made this 28TH day of JULY, 1991, by and between Bricklayers & Laborers Non-Profit Housing Company, Inc. and the Bricklayers and being a nonprofit entities (hereinafter referred to as the Applicant) and The ACCESS Group, Inc., (hereinafter referred to as the Housing Consultant).

WHEREAS, the Applicant has formed or intends to form a nonprofit mortgage corporation, (the term "Applicant" shall also include said mortgage), to house elderly or handicapped families and persons in accordance with Section 202 of the Housing Act of 1959, and to make or cause to be made an application to the Secretary of Housing and Urban Development, (hereinafter referred to as Secretary), for a direct loan to finance development of the project.

WHEREAS, the Applicant desires to avail itself of the services of a Housing Consultant to assist and counsel the Applicant in matters affecting the initiation, processing, financing, design, construction, equipping, operations and management of the housing project.

NOW, THEREFORE, the parties mutually agree as follows:

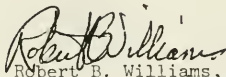
- within the budget constraints of this contract services requested.
1. The Housing Consultant agrees to provide the following services for or on behalf of the Applicant in a manner satisfactory to Applicant and acceptable to the Secretary, which may include guidance in the selection of other persons, firms or organizations with the capability of performing one or more of the services required:
 - (a) Assist the Applicant in making an analysis of available market reports and other pertinent data to determine the type of housing for the elderly or handicapped suitable for the neighborhood or area where the project is to be located, the number of units planned and appropriate to the zoning applicable to the site and the approximate rentals to be charged and in collecting all information required to establish the feasibility of the project;
 - (b) Assist the Applicant in selecting a suitable site for the development of a rental project for the elderly or handicapped and obtaining, if necessary, appraisals of the land from a qualified appraiser, and obtaining an option to purchase the land or otherwise arranging suitable terms for the purchase of the real property or, where appropriate, obtaining a long-term lease acceptable to the Secretary;
 - (c) Assist the Applicant in negotiations with the Local Public Agency when the site is within an approved Urban Renewal Project area;
 - (d) Assist in the conferences and discussions with the representatives of the Secretary to obtain site approval and feasibility approval of the project;
 - (e) Assist in the selection of a qualified architect and in the negotiations for a contract to prepare preliminary and final plans and specifications and provide architectural supervision during construction;
 - (f) Assist in the preparation of request for Section 202 funds reservation, ~~Section 8 preliminary and final proposals,~~ and request for direct loan financing; conditional and firm commitment applications;
 - (g) Assist in obtaining a construction contract, either through a competitive bidding process or negotiation, which contract will incorporate the plans and specifications approved by the Secretary and provide for the construction of the project within a period allowed by the Secretary;
 - (h) Assist in the selection of and arrangements with an attorney, to render to the nonprofit Applicant such legal services as are necessary to form an eligible nonprofit owner-mortgagor legal entity, to conclude an initial and final closing of the mortgage loan transaction; capital advance;
 - (i) Assist in organizing an eligible nonprofit owner-mortgagor entity to hold title to the real property, in fee or leasehold, and maintain and operate the project ~~over the life of the mortgage~~ in accordance with the requirements of the Secretary, Section 202 and the Regulations applicable thereto;
 - (j) Assist and counsel the Applicant during the construction phase of the project in matters relating to filing applications for and obtaining monthly construction funds, coordinating and implementing changes in construction; and obtaining the service of a qualified person or firm to certify the project costs;
 - (k) Assist the Applicant in establishing sound management and operating procedures, including the selection of a qualified management agent, and
 - (l) Assist and counsel the Applicant in establishing appropriate methods of keeping records and accounting procedures to meet the requirements of the Secretary.

Delete any of the above duties which are inapplicable and insert any other duties which the Housing Consultant will perform.

* as amended by the National Affordable Housing Act of 1990

2. It is understood by and between the Consultant and the Applicant that the Applicant has available resources available to the project to carry out most of the activities that would otherwise be performed by the Consultant and that the work of the Consultant will be assigned by the Applicant on an as needed basis.
 - (a) The Applicant agrees to compensate the Housing Consultant by payment of a fee up to, but not more than, \$15,000, based on an hourly rate of \$100/hour.
 - (b) The fee provided herein shall be due and payable in the following manner:
 - \$ 3,600 Retainer fee payable immediately upon signing of this contract;
 - \$11,400 Maximum additional payments payable only upon receipt of HUD funding based on an hourly rate of \$100/hour. Please see Paragraph 7.
 - (c) If a retainer fee in the amount of \$ 3,600, as mutually agreed to between the Applicant and the Housing Consultant, has been paid by the Applicant to the Housing Consultant, it shall become a part of the total fee due hereunder. In the event a Section 202 ~~loan~~ ^{capital advance} is made by the Secretary to the Applicant, the first payment of the fee, as provided in Section 2(b) of this Contract, shall be reduced by the amount of the retainer fee already paid. In the event a Section 202 ~~loan~~ ^{capital advance} is not made by the Secretary to the Applicant, the Applicant agrees to forfeit the retainer and the Housing Consultant agrees to accept the retainer as full compensation under this Contract. This Contract will then become null and void, and the Applicant shall have no further liability for payments due hereunder.
 - (d) The fee shall include all those expenses of the Housing Consultant which are reasonably related to providing the services for the Applicant as set forth herein, including such items as travel and telephone expenses.
3. The services of the Housing Consultant are in commence upon the execution of this Contract and the work required shall be undertaken and completed in an expeditious and business like manner. Failure to do so, or violation of any of the covenants, agreements or stipulations of this Contract by the Housing Consultant shall give the Applicant the right to terminate this Contract provided the Housing Consultant is notified in writing five days prior to the effective termination date. If so terminated, the Applicant shall have no further liability for payments due under this Contract. The Applicant reserves the right to reduce the total amount of the fee, based on its determination of poor performance or nonperformance of any of the covenants, agreements or stipulations of this Contract by the Housing Consultant; provided, the Housing Consultant is notified in writing of the basis for this determination and the amount of the reduction.
4. The Housing Consultant shall periodically submit written narrative progress reports to the Applicant.
5. The Applicant agrees to cooperate with the Housing Consultant in carrying out the purposes of this Contract. Failure to do so, or violations of any of the covenants, agreements or stipulations of this Contract by the Applicant shall give the Housing Consultant the right to terminate this Contract provided the Applicant is notified in writing five days prior to the effective termination date. If so terminated, the Housing Consultant shall be entitled to reasonable compensation for all work done under this Contract.
6. If at any time the Applicant decides not to proceed with the housing project, the Applicant shall have the right to terminate this contract provided the Housing Consultant is notified in writing five days prior to the effective termination date. If so terminated, the Housing Consultant shall be entitled to reasonable compensation for all work done under this Contract.
7. In the event that a Section 202 ~~loan~~ ^{capital advance} is not made to the Applicant by the Secretary, this Contract shall be considered terminated and the Applicant shall have no further liability for payments due hereunder.
8. The Applicant may from time to time request changes in the scope of the services of the Housing Consultant to be performed hereunder. Such changes, including any increase or decrease in the amount of the Housing Consultant's compensation, which are mutually agreed upon by and between the nonprofit Applicant and the Housing Consultant, and are approved by the Secretary, shall be incorporated in written amendments to this Contract.
9. To induce the Secretary to make a ~~loan~~ ^{capital advance} to finance the development of the project, the Housing Consultant:
 - (a) Agrees and avers that the statements certified to on HUD Form Number under date of 7/25/81 are true, correct and complete to the best of his/her knowledge and belief; and
 - (b) Agrees upon final payment of the fee provided above, to furnish to the Applicant a certified receipt on Form HUD-92531-B reaffirming the statements made in the aforesaid certificate.
10. In no event shall the parties to this Contract have or assert any claim against the Federal Government or the Secretary by reason of this Contract, or any action taken by the Federal Government with respect to the project or ~~loan~~ ^{capital advance} application, including disapproval of the ~~loan~~ ^{capital advance}.
11. The terms and conditions of this Contract are subject to the review and approval of the Secretary, including FIA-2530 Previous Participation review.
12. Notwithstanding the execution of this Contract by the Applicant and the Housing Consultant and the fact that work has commenced hereunder, the terms and conditions may be amended upon review and approval by the Secretary.

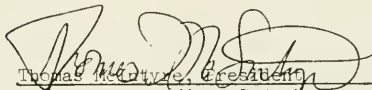
IN WITNESS WHEREOF, the nonprofit Applicant and the Housing Consultant have executed this Contract the date first above written.



Robert B. Williams, President

Housing Consultant

The ACCESS Group, Inc.



Thomas McCarthy, President

Nonprofit Applicant

Bricklayers & Laborers Non-Profit Housing Co. Inc.
and Bricklayers & Laborers Charlestown Non-Profit
Development Corp.

(NOTE: Appropriate additional provisions may be added as required and agreed upon by the parties to the Contract and approved by the Secretary.)

WARNING

Section 1001 of Title 18 of the United States Code (Criminal Code and Criminal Procedure, 72 Stat. 967) shall apply to such statements. (18 U.S.C. 1001, among other things, provides that whoever knowingly and willfully makes or uses a document or writing containing any false, fictitious, fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.)



**The
ACCESS
Group**

Suite 2600
400 West Cummings Park
Woburn, MA 01801
(617) 933-6399
(617) 933-1858 TTY/V
FAX: (617) 933-2092

**The
ACCESS
Group**
*Counselors
To The Public
And Private
Sectors*



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Group, Inc.**
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Cummings Park
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The ACCESS Group

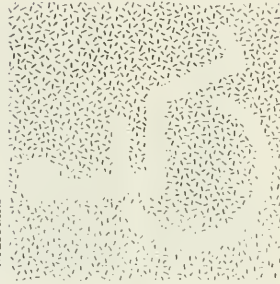
Coordinated consultation
for access.

The ACCESS Group, Inc. ("TAG") offers a special service — *coordinated* consultation to assist you in complying with federal, state and local legislation mandating access. Working with a unified group makes it far easier to produce practical and cost effective solutions to problems of access.

Practical and cost effective
solutions.

TAG provides consultation on
issues of access to:

- Retail/commercial buildings
- Office buildings
- Industrial facilities
- Hotels & restaurants
- Sports & recreational facilities
- Public and private housing
- Schools, colleges & universities
- Clinics & hospitals
- Public buildings and facilities
- Transportation facilities
- Health services
- Human service programs
- Employment/reasonable accommodations
- Churches
- Museums



An established record
of success.

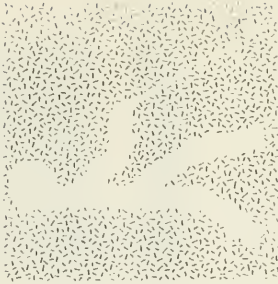
Our principal staff has an established record of achievement in the areas of disability and access. Their past accomplishments include advice and consultation on access to:

Fenway Park
Boston Garden
MBTA
Boston Police Headquarters
Shopping Malls
Major Housing Complexes
Employment Opportunities

The principals share a common philosophy in applying workable, cost effective solutions to access problems, which facilitate equal opportunity for all persons with disabilities.

Comprehensive understanding
of the needs of the disabled.

Since TAG frequently engages people with disabilities as associates in developing plans for compliance, we can offer superior solutions to difficult questions of access.



A wide range of services.

Analysis of Applicable Laws

TAG evaluates how current laws apply to your situation and assists you in understanding how to comply with them.

FEDERAL

- Americans with Disabilities Act of 1990
- Housing Civil Rights Act of 1988
- Civil Rights Restoration Act of 1987
- Architectural Barriers Act of 1968
- HUD Housing Design Guidelines
- Rehabilitation Act, As Amended

STATE

- Public Accommodations Law
- Architectural Access Law/Regulations
- Housing Accessibility Act of 1989
- Executive Order 246
- Chapter 655 Fair Employment Act

Access Audits for Facilities/Buildings

As part of a complete audit of your current status, TAG will —

- Review plans & designs
- Consult with architects and engineers
- Coordinate with public regulatory commissions and boards
- Monitor construction process
- Assist in responding to complaints regarding access
- Develop specific plans for compliance
- Prepare presentations to relevant boards and commissions

Compliance Audit for Publicly Assisted Programs & Services

TAG helps you develop a complete, cost-effective plan for complying with access laws.

- Analyze program content and service delivery system
- Develop plans for compliance with regulatory agencies
- Design accommodations to broaden availability of programs and services to people with disabilities
- Coordinate with funding sources

Technical Assistance

TAG helps you with the implementation of a compliance plan.

- Identify sources of equipment, materials and devices
- Train staff and volunteers
- Develop access policy

Flexible service.

TAG can work directly with legal, architectural and other professional firms to assist them in meeting the needs of their clients.

Principals who offer you over 50 years of combined experience.

Robert B. Williams, President

A graduate of Georgetown University, Mr. Williams has over 25 years experience in the field of human services and community development.

One of the first Peace Corps volunteers serving in the Dominican Republic, Mr. Williams has been a Director of the Anti-Poverty Program in Pittsburgh and Senior Staff Consultant at Arthur D. Little, Inc.

More recently, he served as Executive Director of The Boston Center for Independent Living, one of the nation's largest and most successful organizations enabling persons with disabilities to live independently in their own communities.

Armand J. Thiboutot, Ph.D., Senior Vice President

A graduate of Boston University, Dr. Thiboutot is past Chairman of the Board of Trustees and former Program Director for The Boston Center for Independent Living. He has directed numerous programs on access for disabled veterans.

Dr. Thiboutot has traveled throughout the world as an executive of the International Wheelchair Basketball Federation and Head Coach of the US Olympic Wheelchair Basketball Team. He has first hand experience with access problems and innovations being applied in other countries to improve access for persons with disabilities.

Affiliated Specialists and Associates

TAG has affiliations with specialists who are knowledgeable in the full range of access oriented services and technology.

Michael Hogan, J.D., Director of Legal Services

A graduate of Holy Cross College with a law degree from Fordham University, Mr. Hogan has been associated with several major law firms and is an experienced real estate attorney and litigator in the field of disability.

He is a member of the Bar in the states of Massachusetts, New York, and Ohio, and is admitted to practice before the US Supreme Court, US Circuit Court for the First Circuit, and the US District Courts of several states.

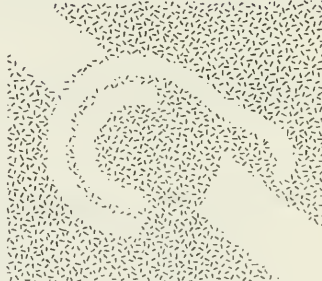
Mr. Hogan is a member of several professional associations including the American Bar Association and the Association of Trial Lawyers of America.

Robert A. DeSimone, Vice President for Development

A graduate of Boston University with a Master's Degree in City Planning from Harvard University, Mr. DeSimone has extensive experience in both the public and private sectors on housing and employment access issues.

A former Director of District Planning for the Boston Redevelopment Authority, he has served as Housing and Employment Director for the Boston Center for Independent Living and Director of Community Facilities Development for the Massachusetts Department of Mental Health. More recently, Mr. DeSimone served as Director of Property Development for Shelter, Inc.

Mr. DeSimone serves on a number of boards and committees concerned with affordable housing and access.



ROBERT A. DeSIMONE
Vice President for Development
The ACCESS Group
400 West Cummings Park Suite 2600
Woburn, MA 01801
617-933-6399

HOUSING EXPERIENCE

Mr. DeSimone has had extensive experience over the past 20 years in community planning and development. An important element of his work has been to create housing opportunities for persons with disabilities and others requiring supportive living accommodations. The following is a brief summary of his major accomplishments in the planning and housing fields in both the public and private sectors during this period.

- . Lead Principal, The ACCESS Group, for a contract with the Cummings Foundation New Horizons, to provide assistance in developing a supportive residential facility for persons with traumatic brain injuries in Woburn, Massachusetts. Part of this effort involves assistance in developing the program of services in cooperation with New England Rehabilitation Hospital and in assembling a mix of public and private financing through Medicaid and corporate sources to operate this project.
- . Director of Property Development, Shelter, Inc. - Medford Family Life Education Center in Medford, a supportive living facility for young homeless mothers with small children.
- . Director of Housing, Boston Center for Independent Living - Hyde School Transitional Housing in Newton, a supportive living facility for persons with severe physical disabilities.
- . Director of Community Facilities Development, Massachusetts Department of Mental Health - HUD financing under the Section 202 Program for over 40 community residential projects throughout Massachusetts serving the needs of persons with retardation and chronic mental illness.
- . Assistant Director of Planning, Boston Redevelopment Authority - Planning for reuse of the Charlestown Navy Yard in Boston, redevelopment of the Dorchester House and acquisition and conversion of the former YMHA Hecht House in Dorchester into the Lena Park Community Service Center.
- . Managing Partner, DeSimone & Taylor, Associates - Acquisition and management of the Wachusett Building, a 40,000 sf mixed use residential/commercial property in Clinton.

ROBERT A. DeSIMONE
80 Ripley Street
Newton Centre, Massachusetts 02159
(617) 332-7449

SUMMARY

Strong record of results in real estate development, site acquisition and large scale project planning. Major strengths in project feasibility determination, financing, development management and community relations particularly within the Metro Boston area.

EDUCATION

- HARVARD UNIVERSITY, Graduate School of Design/Kennedy School of Government Cambridge, MA. Master of City Planning, 1968. A Richard King Mellon Fellow.
- BOSTON UNIVERSITY, Boston, MA. A.B., Government and Philosophy, 1964.

PROFESSIONAL EXPERIENCE

SHELTER, INC., Cambridge, MA.

- Director of Property Development, 1986 - Present.

Major Accomplishments

Directed development and construction of the Medford Family Life Education Center, an innovative housing/educational complex serving homeless families. Negotiated and secured over \$1.4 million in State and Federal funding and favorable bank financing to support costs of development, property management and program operations. Secured zoning and environmental quality clearance and all related permits. Achieved amicable resolution to suit initiated by abutters. Hired and supervised work of architects, engineers, consultants and contractors throughout project.

Secured State, Federal and local funding and directed major facility improvements at the Boston Family Shelter and the Cambridge Shelter.

BOSTON CENTER FOR INDEPENDENT LIVING, Boston, MA

- Director of Housing and Employment, 1985 - 1986.
- Director of Housing, 1982 - 1985.

Major Accomplishments

Secured City cooperation and neighborhood support and obtained State funding for the conversion of the Hyde School in Newton into a 14 unit barrier free housing complex for persons with severe physical disabilities as part of a mixed use site featuring 24 luxury condominiums and a community center.

Initiated agreements with the United Cerebral Palsy Association to use two apartment complexes in Boston as transitional living sites for persons with severe disabilities learning to live independently.

Designed and supervised computer assisted housing referral service, which relocated over 600 people with physical disabilities into affordable accessible housing. Established a network of relationships with over 100 property owners and management firms to make this effort successful.

Established home buyer assistance services for persons with disabilities seeking below market rate mortgages through the Massachusetts Housing Finance Agency to purchase single family homes and condos.

Created model employment program for persons with disabilities. Recruited prospective employers to serve on a Business Advisory Council to facilitate creation of job opportunities for program participants.

MASSACHUSETTS DEPARTMENT OF MENTAL HEALTH

- Director of Community Facilities Development, 1979 - 1981.
- Consultant, Office of Community Residential Development, 1977 - 1979.

Major Accomplishments

Initiated statewide housing program for persons with mental retardation and emotional disabilities, which resulted in the construction of small scale residences serving over 600 people in areas throughout Massachusetts.

Pioneered the use of USDHUD Section 202 Direct Loan Program funds to create small scale community residences for persons with developmental disabilities and chronic mental illness. By 1981, over 40 projects valued at nearly \$100 million in construction and leasehold rights over a forty year period were either occupied or in design throughout Massachusetts.

Negotiated with MHFA to adopt a policy whereby 3% of all units financed by MHFA are now reserved for DMH clients. Within two years of this agreement over 200 units were made available for this low income population.

BOSTON REDEVELOPMENT AUTHORITY

- Assistant Director of Planning, 1974 - 1977.
- Chief of District Planning, 1969 - 1974.
- District Planner, 1968 - 1969.

Major Accomplishments

Coordinated planning and design efforts of interdepartmental team for the \$100 million conversion of the 100 acre historic Charlestown Navy Yard into a multi-use complex with mixed income housing, retail-commercial, industrial, waterfront park and marina.

Recruited and directed a staff of 15 planning professionals engaged in numerous neighborhood improvements including housing development, commercial area revitalization, zoning, environmental protection, public facilities, open space and historic preservation. Examples include: the Cabot Estate Housing Complex, Jamaica Plain; Jewish Community Housing for the Elderly, Brighton; Mattapan Square Revitalization Program; Lena Park Community Service Center; Dorchester House; East Boston Waterfront Development; Mission Park Housing Development; Franklin Park Zoo Restoration; Alsen-Mapes Industrial Park, Dorchester; and the Sportsmen's Tennis Club on Blue Hill Avenue.

MALDEN PLANNING BOARD

- Planner, 1964 - 1966.

Developed computer assisted land use and property condition data base for the entire city. Used critical path approach to coordinate assignments of staff and professional consultant teams in the areas of land use, economic development and social services.

TEACHING EXPERIENCE

Conducted courses, seminars, workshops and lectures on subjects relating to urban planning, housing finance, property development, employment and urban social policy at local universities, organizations and professional associations, including Harvard University Graduate School of Design, Boston Architectural Center, Massachusetts Department of Mental Health, Boston Center for Independent Living, and the Massachusetts Chapter of the Institute of Real Estate Management.

VOLUNTEER/COMMUNITY ACTIVITIES

Active board/committee member of numerous civic and professional organizations including:

- Citizens Housing and Planning Association, Board of Directors.
- Boston Center for Independent Living, Board of Directors.
- Newton Community Development Foundation, Board of Directors.
- Sacred Heart Parish, Newton, Parish Pastoral Council.
- Boston University GEAA Alumni Association, Chair, Awards Committee.
- Newton MBTA Station Reuse Advisory Committee, Mayoral Appointee.
- Eighth Archdiocesan Synod, Committee on Disability.
- Thompsonville/Newton CDBG Advisory Committee, Chair, 1980-85.
- Bowen School PTA, Co-President, 1978.

OTHER

- Licensed Massachusetts Real Estate Broker.
- Notary Public.
- Married with two daughters.

ROBERT B. WILLIAMS

187 Pratt's Mill Road
Sudbury, MA 01776
(508) 443-6028

OBJECTIVE

Senior management position in public or private sector with leadership responsibility for policy development/implementation, project management, and community relations.

EXPERIENCE

BOSTON CENTER FOR INDEPENDENT LIVING, Boston, MA

Executive Director 1978-1989

Directed the operations and development of this non-profit organization which provides training and support services to severely disabled individuals.

- Expanded client base from 35 to over 1000 people receiving services annually.
- Developed and implemented new services to accommodate larger and more diverse client population.
- Raised approximately \$2 million from private and public sector resources.
- Served as liaison between Massachusetts Association of Independent Living Centers and state legislature. Developed regulations and coordinated advocacy efforts which led to passage of several bills with critical impact on disabled individuals.

Public Affairs Consultant 1973-1978

Consulted independently to several agencies and municipalities within the public sector. Representative projects included:

- Development of state health plan guidelines (Massachusetts Department of Public Health).
- Analysis of Community Development Block Grant Program (City of Boston).
- Federal study of board and executive leadership in public housing authorities (Urban Institute, Washington, D.C.).
- Design of tenant services program (Arlington Housing Authority).
- Development of plan of operations for local school system (Boston Community Schools).
- Analysis of community-based rehabilitation alternatives for juvenile delinquents (Federal District Court, Texas).

ARTHUR D. LITTLE, INC., Cambridge, MA

Senior Staff 1971-1973

- Provided technical assistance to New England cities and towns for Federal Model Cities Program.
- Commissioned by White House staff to design community-based approach for prevention of drug and alcohol abuse.
- Conducted environmental impact studies.

CAMBRIDGE MODEL CITIES, Cambridge, MA

Executive Director 1970-1971

Managed \$5 million federal demonstration program designed to revitalize two inner city neighborhoods.

EXPERIENCE (cont'd)

COMMUNITY ACTION PITTSBURGH, INC., Pittsburgh, PA
Director of Neighborhood Development 1968-1970

Developed and managed eight urban revitalization programs in targeted neighborhoods.

ACTION-HOUSING, INC., Pittsburgh, PA
Senior Staff 1963-1968

Managed a large, volunteer-based program which implemented educational, employment, and human service programs in a blighted inner-city neighborhood. Negotiated for and secured federal anti-poverty funding.

PEACE CORPS, Dominican Republic
Volunteer 1962-1963

Participated in the design and implementation of several agricultural projects, one of which remains as a major business today.

EDUCATION

GEORGETOWN UNIVERSITY SCHOOL OF FOREIGN SERVICE, Washington, D.C.
Bachelor of Science in Foreign Service - June, 1961

STONYHURST COLLEGE, Oxford, England 1953-1954
Completed and passed A-level examinations

MEMBERSHIPS AND AFFILIATIONS

- Massachusetts Independent Living Advisory Council
- Massachusetts Association of Independent Living Centers - Treasurer
- Disabled Persons Protection Commission - Advisory Committee
- National Council of Independent Living Centers - Fund Raising Committee
- ACCESS - Founding member of coalition to upgrade the availability and effective delivery of services to persons with disabilities
- Sudbury Housing Authority - Treasurer for two years; Chairman for three years during development of 70 housing units

MICHAEL W. HOGAN
149 Hancock Street
Cambridge, Massachusetts 02139
(617) 497-8267 Home

PROFESSIONAL EXPERIENCE

ASHCRAFT & GEREL, 18 Tremont Street, Boston, MA 02108

- Attorney
September, 1985 - November, 1989
- Directed the litigation of 1500 plaintiffs' asbestos cases in Boston and New York.
- Management and coordination of lawyers, law clerks, paralegals and support staff in the Boston and New York offices.
- Negotiator and coordinator for Ashcraft & Gerel's negotiation and settlement of defendants' liability in all cases filed in Massachusetts, New York.

ROBERT E. SWEENEY, CO., L.P.A., Cleveland, Ohio

- Attorney
March, 1983 - August, 1985
- Litigation of all aspects of plaintiffs' asbestos cases including Federal and Ohio State trial practise, Summary Jury Trials, discovery and settlement negotiations.

BOSTON CENTER FOR INDEPENDENT LIVING, Boston, MA

- Attorney
March, 1982 - March, 1983
- Litigation of disability rights and representation of the disabled clients serviced by this Human Services Agency

WARNER & STACKPOLE, Boston, MA

- Associate Attorney
April, 1978 - April, 1980
- General corporate and real estate with an emphasis on Massachusetts law governing the creation of Real Estate Investment Trusts.

TRUBIN SILLCOCKS EDELMAN & KNAPP, New York, New York

- Associate Attorney
September, 1976 - April, 1980
Summer Associate, 1975
- General corporate, real estate and litigation.

EDUCATION

FORDHAM UNIVERSITY SCHOOL OF LAW, New York, New York

Degree: J.D. 1976
Fordham Law Review, Member
Publication: Case Note, 43 Fordham Law Review 870
(1975).

COLLEGE OF THE HOLY CROSS, Worcester, MA.

Degree: B.A., cum laude, 1972

BAR ADMISSIONS

STATE New York, 1977
 Massachusetts, 1979
 Ohio, 1985

FEDERAL United States Supreme Court, 1986
 United States Circuit Court for the First
 Circuit, 1987
 United States District Court for the District of
 Massachusetts, 1979
 United States District Court for the Eastern
 District of New York, 1987
 United States District Court for the Northern
 District of Ohio, 1983

PROFESSIONAL ASSOCIATIONS

American Bar Association, Member
Massachusetts Bar Association, Member
Boston Bar Association, Member
Association of Trial Lawyers of America, Member
Massachusetts Academy of Trial Lawyers, Member

OTHER PUBLICATIONS

Fiction: "After The Wars" - A Short Story,
The Amherst Review, Vol.XV, 1987.

ARMAND J. THIBOUTOT, Ph.D.
14 BIGELOW ROAD
WAYLAND, MA 01778
358-2090

SCHOLAR

Boston University, Division of General Education,
Class Of 1962; College of Liberal Arts, AB, 1964;
Graduate School, MA, 1967; Ph.D. 1976; Dissertation:
The Problem of Realism and Reality and Flaubert's
Bouvard et Pecuchet.

University of Paris, Sorbonne, Diplome D'Etudes
Civilisation francaise, 1967; Titre du Memoire:
Gabriel Marcel: Une phenomenologie implicite.

TEACHER

Teaching Fellow and Lecturer, French Language and
Literature, Boston University, 1968-81.

ADVOCATE/
COMMUNITY
LEADER

Past Chairman, Board of Trustees, Boston Center for
Independent Living, 1977, 1982-85.

Member of Governor's Committee on Employment of
Handicapped, 1974-Present.

First Vice President, National Wheelchair
Basketball Association, 1983-Present.

President, Northeastern Wheelchair Basketball
Conference, 1976-Present.

Founder and President, Boston Mustangs Wheelchair
Basketball Team, 1972-78, 1983-85.

Represented the United States Wheelchair Basketball
Association at the International Gold Cup Basketball
Championship Games and Conference, Melbourne, Australia,
1986.

SPORTSMAN

Player/Coach, Canton Chariots Wheelchair Basketball
Team of the National Wheelchair Basketball Association,
1987 to Present.

Player/Coach, Boston Mustangs Wheelchair Basketball
Team of the National Wheelchair Basketball Association,
1972-78, 1983-85.

Player/Coach, Connecticut Spokebenders Wheelchair
Basketball Team of the National Wheelchair Basketball
Association, 1978-83.

SPORTSMAN Head Coach, United States Olympic Wheelchair Basketball Team, Olympic Games, England, 1984.

Owner of Champion Morgan Horses, winners of many blue ribbons in regional and national competition.

SPORTS
JOURNALIST Writes for the "Sports and Spokes", a national wheelchair sports magazine.

Provided TV commentary, Blue Grass Wheelchair Basketball Tournament, Lexington, KY, 1984 & '86.

Provided TV commentary, Toronto Olympiad, Toronto, Canada, 1976.

INNOVATOR Initiated the first Transitional Housing Program in the United States for persons with severe physical disabilities combined with developmental disabilities.

ADMINISTRATOR Directs Prosthetic Program for Disabled Veterans at the Boston Veterans Administration Medical Center, 1980-Present.

Program Director, Boston Center for Independent Living, 1978-80.

COUNSELOR Counseled disabled veterans on appropriate prosthetic devices at Boston Veterans Administration Outpatient Clinic, 1980-81.

Counseled physically disabled veterans on education and career planning at Brockton Veterans Hospital, 1976-78.

FAMILY MAN Married to an alumna of Boston University. Two daughters, who share their father's enthusiasm for horses and basketball.

RESUME

Telephone:
(617) 696-3207

Bernard C. Stewart Jr.

139 Blue Hills Parkway
Suite #2
Milton, MA 02186

Experience

1987-Present

BC Stewart & Associates
Principal

Owner of consulting firm specializing in housing and economic development services to local housing authorities, municipalities, and other public and private organizations. Contracts have included: a housing needs study for the Fall River Housing Authority; an affordable housing strategic plan for the City of Fall River; a market analysis for the Fall River Affordable Housing Corporation; the selection of a site for family public housing in Cohasset for the Cohasset Housing Authority; and site selection services for family and special needs public housing for the Carver and Leominster Housing Authorities.

1985-1990

Commonwealth of Massachusetts
Metropolitan District Commission

Director of Infrastructure Management and Capital Planning
(1989-1990)

Promoted to direct new office as part of agency reorganization of all technical services functions. Responsible for managing and developing automated systems for \$10 billion in capital assets, and for the strategic financial planning and administration of a \$1 billion/10-year capital plan. Served as the chief financial and administrative officer, including labor relations functions, for the Technical Services Division (140 employees; \$10-15 million annual operating budget; and \$37-65 million annual capital budget). Responsible for agency's legislative initiatives and capital outlay requests in transportation, flood control, and parks.

Assistant Director for Capital Planning and Control
(1985-1988)

Recruited to serve as head of newly created office within the Engineering and Construction Division. Responsible for a \$350 million capital program, preparing capital outlay requests, transportation and open space bonds, and managing annual and five-year spending plans. During tenure, annual capital spending trebled and available capital resources doubled. Created automated MIS data base and reports for monitoring projects and finances. Managed spending controls allowing for program continuity during period of fiscal restraint. Supervised finance, administrative, planning, and technical staff of twenty.

1986-1987

Duxbury Housing Authority
Board of Commissioners
Commissioner

Appointed, and subsequently elected, to five-member Board of Commissioners responsible for affordable housing policy in Duxbury. During tenure, hired new Executive Director, established new policies and procedures for the advancement of housing programs for the elderly, families, and individuals with special needs. Organized educational forums to assist with community acceptance of housing for the mentally retarded and public/private affordable housing opportunities. Representative to the Fair Housing Commission.

1977-1985

Commonwealth of Massachusetts
Executive Office of Communities and Development

Chairman of the Designer Selection Committee (1984-1985)

Chaired and directed seven-member professional committee responsible for the selection of architects and engineers for all state-aided housing development under Massachusetts General Laws (Chapter 7, etc.). Committee functioned similar to the Commonwealth's Designer Selection Board. Instituted procedures to implement statutory (Ward Commission) reforms. Conducted training for local housing authorities and professional groups.

Director of Construction Services (1981-1985)

Appointed Director of newly created office. Managed and monitored a \$200 million construction program under Massachusetts General Laws (Chapters 30, 149, etc.) involving over 50,000 units of new and existing state-aided housing. Automated contract, scheduling, payment, and change order reporting systems. Trained local housing authority personnel in construction management. Served as disputes arbiter for construction claims, designer errors and omissions, contested change orders. Supervised administrative, professional, and technical office of fifteen. Co-authored Construction Handbook.

Director of Modernisation (1981)

Served as interim Director under divisional reorganization. Co-managed reorganizational plan. Responsible for a \$90 million modernization program affecting 15,000 units of housing. Supervised fifteen administrative, professional, and technical staff.

RESUME
(continued)
Bernard C. Stewart Jr.

1977-1980 Executive Office of Communities and Development (continued)
Coordinator of Housing Demonstration Program

Recruited to direct the Commonwealth's first major public housing revitalization effort. Managed a \$50 million program supported by local, state, federal, and private funds. Supervised an administrative, professional, and technical staff of seven.

1975-1977 City of Boston
Mayor's Office of Community Schools
Administrator of the Jackson Mann Community School

Selected by a thirty-member community Board of Directors to serve as the first director of the community school serving Allston-Brighton. Originated home repair program for elderly, transportation program for the handicapped and elderly, after school day care program for children of single working mothers, and over sixty other programs. Managed all finances and hired and supervised over twenty full and part-time staff.

1974-1975 Family and Youth Resource Center, Waltham, MA
Community Resource Coordinator

Worked with low-income tenants association and the Waltham Housing Authority to set up a day care center and programs for children, teens, and adults in public housing developments.

1973-1974
(part-time) National Alliance of Businessmen, Boston, MA
Consultant/Vocational Counselor

Screened, selected, counseled, and supervised employees placed under the Commonwealth's disadvantaged job training program.

1971-1973 United States Government, Action
Peace Corp Volunteer, Colombia, South America

Served as part of team requested by the Colombian government to assist local and regional cooperatives in modernizing their business techniques.

Education

Present Majority of credits towards MBA (Finance)
Suffolk University, Boston

1975 M.Ed in Community Services
Northeastern University, Boston

1971 BA in Administrative Science (Business Administration)
Colby College, Waterville, ME

MIS Skills

Knowledge and expertise in the design, implementation, and administration of various automated reporting systems for project scheduling, financial management and control. Working knowledge of a variety of spread sheet, financial management, word processing, and graphics software packages.

Certifications

- o Advanced Management Training, Univ. of Mass., Boston
- o Making & Managing Contracts, Boston University
- o Public Housing Manager (PHM), Nat'l Assoc. Hg. & Redev.
- o Residential Real Estate Manager, Institute of R.E. Mngt.

Affiliations

- o American Assoc. of State Hwy. and Trans. Officials (AASHTO)
- o American Planning Association (APA)
- o Boston Society of Architects (BSA)
- o Natnl. Assoc. of Hg. & Redev. Officials (NAHRO)
- o Natnl. Trust for Historic Preservation (NTHP)
- o Citizens Housing and Planning Association (CHAPA)

Honors

- o Dept. of Labor "Excellence" Rating for Job Counseling
- o Program Distinction Award from Commonwealth of Mass. for Elderly Home Repair Program
- o Several Certificates of Recognition from NAHRO for Training Members in Construction Management and Designer Selection

- References Available Upon Request -

BC STEWART & ASSOCIATES

CLIENT LIST

1987-1991

CLIENT

SCOPE OF SERVICES

Fall River Housing Authority

demographic and housing needs analysis for low and moderate income families, the elderly and special needs groups; waiting list analysis; site evaluations; new development and existing housing rehabilitation programming and planning including funding needs; extensive public presentations to local housing authority staff and board members

City of Fall River

representative survey of 500 owners and renters; census analysis 1985-1988; study of housing sales and rental trends 1985-1988; local realtor and developer surveys; inventory of available public and private land suitable for housing development; strategies for protection, preservation, and production of private and public affordable housing; organizational analysis for delivery of affordable housing programs; extensive public presentation to City and local partnership representatives; financial analysis of various affordable housing options including prototypical pro-formas

Cohasset Housing Authority

inventory of public land suitable for development of family housing; site selection analysis including zoning, wetlands, geotechnical; extensive presentations to Conservation Commission, Finance Committee, Town Meeting, and others involved in local approval process

Carver Housing Authority

inventory of public land suitable for development of family housing; site selection analysis including zoning, wetlands, geotechnical; extensive presentations to Conservation Commission, Finance Committee, Town Meeting, and others involved in local approval process

Fall River Affordable Housing Corporation

housing market analysis including demographic, sales, and rental trends; strategic planning for local affordable housing programs and initiatives

Leominster Housing Authority

inventory of public land suitable for development of family housing; private land procurement services under Chapter 30B; site selection analysis including zoning, wetlands, geotechnical; extensive presentations to Conservation Commission, Finance Committee, Town Meeting, and others involved in local approval process; negotiations with developers, realtors

Dedham Housing Authority

private land procurement for 2 special needs developments; extensive outreach, interaction, and negotiation with land owners, realtors, developers; site inspections and evaluations

John Gouviea
Taunton "SRO" Developer

preparation of refinancing alternatives; evaluation rehabilitation needs; development pro-formas

Womens Alliance

development of strategies for preservation of affordable housing for women-in-transition; marketing and management alternatives; refinancing scenarios; development pro-formas; negotiation with lenders, financial institutions

Walpole Housing Authority

private land procurement for
special needs development;
extensive outreach,
interaction, and negotiation
with land owners, realtors,
developers; site inspections
and evaluations

IDENTITY OF INTEREST AND DISCLOSURE CERTIFICATION

(For use by a representative of the Sponsor or Owner's (as appropriate) consultant, architect, general contractor, attorney, management agent and seller of the land.)

TO: The Secretary of Housing and Urban Development

SUBJECT: Project Name: Building 104, Charlestown Navy Yard, Boston, MA
Project No.:

The undersigned who is a representative of The ACCESS Group, Inc. (firm/corporation) (the "Firm"), which is serving as the Consultant for the subject Section 202 project, hereby certifies, to the best of his/her knowledge, as of the date that this certification is made and except as fully described in a signed statement attached hereto, that:

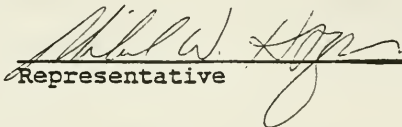
1. For the purpose of this certification "development team member" means an individual, firm or corporation that is under contract with or otherwise providing a service to the Sponsor/Owner as a consultant, architect, general contractor, attorney, management agent or seller of the land in connection with this project.
2. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm has any financial interest in the Sponsor/Owner other than the fee for professional services being rendered to this project.
3. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm has advance any funds or thing of value to the Sponsor/Owner or accepted any stock or any interest in the Sponsor/Owner corporation as part of the consideration for payment. This does not preclude the donation of services or development team members working on a contingency basis.
4. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm is also an officer, board member, partner or authorized agent or has any financial interest in another development team member.

5. No officer, board member, partner or authorized agent of the Firm has a family relationship by virtue of blood (i.e., grandparents, parents, brothers, sisters, and children), marriage (including common-law marriage, if recognized by the State), or adoption with any officer, board member, partner or authorized agent of another development team member.
6. If the Firm is serving as the consultant, that:
 - a. Except for the fee specified in my Contract with the Owner, neither the Firm nor any officer, director, board member or partner of the Firm has accepted or shared and will neither accept nor share any compensation or remuneration, directly or indirectly, in any form whatsoever, from or with any party interested in the development or operation of this project.
 - b. Neither the Firm nor any officer, director, board member, partner or any person employed by the Firm has accepted compensation or remuneration contrary to the intention of the aforesaid Contract and it is understood that the intent of the Contract is to prohibit the Housing Consultant and its employees from any transaction which would create an identity of interest with other persons or entities participating in the development and operation of the project.
 - c. Neither the Firm nor any officer, director, board member or partner of the Firm is involved as an officer, director, board member or general partner in a business venture with an officer, director, board member or general partner of another development team member.
7. If the Firm is serving as the attorney for the Sponsor/Owner with respect to this project, it is not also serving as the attorney for any development team member.

-
8. Should I become aware of any relationships described in paragraphs 2 thru 7 of this certification or should any such relationships come into being subsequent to the submission of this certification and prior to the final closing of this project, I will provide notification to the local HUD Field Office within 10 working days.

7/29/91

Date


Representative

WARNING

Section 1001 of Title 18 of the United States Code (Criminal Code and Criminal Procedure, 72 Stat. 967) applies to this certification (18 U.S.C. 1001, among other things, provides that whoever knowingly and willfully makes or uses a document or writing knowing the same to contain any false, fictitious or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall, be fined no more than \$10,000 or imprisoned for not more than five years, or both).



IDENTITY OF INTEREST AND DISCLOSURE CERTIFICATION

(For use by a representative of the Sponsor or Owner's (as appropriate) consultant, architect, general contractor, attorney, management agent and seller of the land.)

TO: The Secretary of Housing and Urban Development

SUBJECT: Project Name: Building #104, Charlestown Navy Yard, Boston, MA
Project No.:

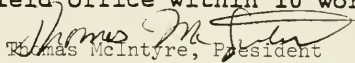
The undersigned who is a representative of BLCNPDC and BLNPHC (firm/corporation) (the "Firm"), which is serving as the Co-Sponsors for the subject Section 202 project, hereby certifies, to the best of his/her knowledge, as of the date that this certification is made and except as fully described in a signed statement attached hereto, that:

1. For the purpose of this certification "development team member" means an individual, firm or corporation that is under contract with or otherwise providing a service to the Sponsor/Owner as a consultant, architect, general contractor, attorney, management agent or seller of the land in connection with this project.
2. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm has any financial interest in the Sponsor/Owner other than the fee for professional services being rendered to this project.
3. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm has advance any funds or thing of value to the Sponsor/Owner or accepted any stock or any interest in the Sponsor/Owner corporation as part of the consideration for payment. This does not preclude the donation of services or development team members working on a contingency basis.
4. Neither the Firm nor any officer, board member, partner or authorized agent of the Firm is also an officer, board member, partner or authorized agent or has any financial interest in another development team member.

5. No officer, board member, partner or authorized agent of the Firm has a family relationship by virtue of blood (i.e., grandparents, parents, brothers, sisters, and children), marriage (including common-law marriage, if recognized by the State), or adoption with any officer, board member, partner or authorized agent of another development team member.
6. If the Firm is serving as the consultant, that:
 - a. Except for the fee specified in my Contract with the Owner, neither the Firm nor any officer, director, board member or partner of the Firm has accepted or shared and will neither accept nor share any compensation or remuneration, directly or indirectly, in any form whatsoever, from or with any party interested in the development or operation of this project.
 - b. Neither the Firm nor any officer, director, board member, partner or any person employed by the Firm has accepted compensation or remuneration contrary to the intention of the aforesaid Contract and it is understood that the intent of the Contract is to prohibit the Housing Consultant and its employees from any transaction which would create an identity of interest with other persons or entities participating in the development and operation of the project.
 - c. Neither the Firm nor any officer, director, board member or partner of the Firm is involved as an officer, director, board member or general partner in a business venture with an officer, director, board member or general partner of another development team member.
7. If the Firm is serving as the attorney for the Sponsor/Owner with respect to this project, it is not also serving as the attorney for any development team member.

8. Should I become aware of any relationships described in paragraphs 2 thru 7 of this certification or should any such relationships come into being subsequent to the submission of this certification and prior to the final closing of this project, I will provide notification to the local HUD Field Office within 10 working days.

9/25/91
Date


Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Development Corp. (BLCNPDG)

Representative

DATE: 9/25/91


Thomas McIntyre, President
Bricklayers & Laborers Non-Profit
Housing Co. Inc. (BLNPHC)

WARNING

Section 1001 of Title 18 of the United States Code (Criminal Code and Criminal Procedure, 72 Stat. 967) applies to this certification (18 U.S.C. 1001, among other things, provides that whoever knowingly and willfully makes or uses a document or writing knowing the same to contain any false, fictitious or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States, shall, be fined no more than \$10,000 or imprisoned for not more than five years, or both).

EXHIBIT 3

EVIDENCE OF CO-SPONSORS' LEGAL STATUS

AS
NON PROFIT ENTITIES

This exhibit contains the following documents:

- a. Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC)
 1. Articles of Incorporation
 2. By-Laws
 3. Incumbency Certificate
 4. IRS Tax Exemption
 5. Conflict of Interest Resolution
- b. Bricklayers & Laborers Non-Profit Housing Co. (BLNPHC)
 1. Articles of Incorporation
 2. By-Laws
 3. Incumbency Certificate
 4. IRS Tax Exemption
 5. Conflict of Interest Resolution



The Commonwealth of Massachusetts

Office of the Secretary of State
One Ashburton Place, Boston, MA 02108
Michael Joseph Connolly, Secretary

ARTICLES OF ORGANIZATION

(Under G.L. Ch. 180)

Incorporators

NAME

RESIDENCE

Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.

Valerie Swett
Deutsch Williams Brooks DeRensis
Holland & Drachman, P.C.
99 Summer Street
Boston, MA 02110

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

1. The name by which the corporation shall be known is:

Bricklayers and Laborers Charlestown Non-Profit
Development Corp.

2. The purposes for which the corporation is formed is as follows:

See continuation sheets 2A through 2B.

10-2-22 AM 10-29
RECEIVED
SECRETARY OF STATE
MASSACHUSETTS

Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate 8 1/2 x 11 sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be continued on single sheet so long as each article requiring each such addition is clearly indicated.

3. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows: -

Not applicable (no members).

- *4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:-

See continuation sheets 4A through 4D.

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date. (not more than 30 days after date of filing).
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:
 2 Park Plaza, Room 312
 Boston, MA 02116

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME	RESIDENCE	POST OFFICE ADDRESS
President: Thomas J. McIntyre	20 Orchard Street Jamaica Plain, MA 02130	2 Park Plaza, Rm. 312 Boston, MA 02116
Treasurer: Patrick Walsh	24 Thornley Street Dorchester, MA 02125	2 Park Plaza, Rm. 312 Boston, MA 02116
Clerk: Joanne Troy	26 High Rock Way Allston, MA 02134	2 Park Plaza, Rm. 312 Boston, MA 02116
Vice President: Charles Raso	22 Michael Road Dedham, MA 02026	2 Park Plaza, Rm. 312 Boston, MA 02116
Directors: (or officers having the powers of directors)		
Thomas J. McIntyre	same as above	same as above
Patrick Walsh	same as above	same as above
Joanne Troy	same as above	same as above
Charles Raso	same as above	same as above
Paul McNally	17 Meadowbrook Road Sherburn, MA 01770	2 Park Plaza, Rm. 312 Boston, MA 02116
James Merloni, Sr.	191 Fountain Street Ashland, MA 01721	2 Park Plaza, Rm. 312 Boston, MA 02116

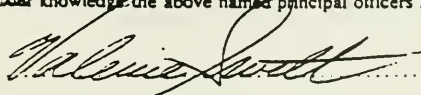
c. The date initially adopted on which the corporation's fiscal year ends is: **May 31** Additional Directors on Continuation Sheet 7A

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is: **First Tuesday in August**

e. The name and business address of the resident agent, if any, of the corporation is: **N/A**

IN WITNESS WHEREOF, and under the penalties of perjury the INCORPORATOR(S) sign(s) these Articles of Organization this 17th day of June, 1990

I, ~~the~~ the below signed INCORPORATORS do hereby certify under the pains and penalties of perjury that I, ~~we~~ have not been convicted of any crimes relating to alcohol or gaming within the past ten years; ~~we~~ do hereby further certify that to the best of my ~~our~~ knowledge the above named principal officers have not been similarly convicted. If so convicted, explain.


 Valerie Swett

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he acts and by signing shall represent under the penalties of perjury that he is duly authorized on its behalf to sign these Articles of Organization.

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

Bricklayers and Laborers
Charlestown Non-Profit
Development Corp.

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this day of 19

Effective date

MICHAEL JOSEPH CONNOLLY
Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF ARTICLES OF ORGANIZATION TO BE SENT

TO: Valerie Swett
Deutsch Williams Brooks
..... DeBensis, Holland & Drachman, P.C.
..... 99 Summer Street
..... Boston, MA 02110
Telephone..... (617) 951-2300

Filing Fee \$30.00

Copy Mailed

PURPOSES

2A

The Corporation is to be formed to receive and administer funds exclusively for educational and charitable purposes without pecuniary gain or profit, incidental or otherwise. Its purpose shall be to assist in the development of projects, undertakings and other activities in cooperation and coordination with local governmental and civic bodies to aid, assist and foster the planning, development, construction, renewal, redevelopment and improvement of decent and affordable housing for families of low and moderate income, all for the primary purpose of combatting community deterioration and securing adequate housing and other related facilities, services and conditions conducive to the progress and general welfare of the community; and to that end:

- (i) to purchase, receive, take by grant, gift, devise, bequest or otherwise, lease, or otherwise acquire, own, hold, improve, employ, use and otherwise deal in and with, real or personal property or any interest therein, wherever situated;
- (ii) to sell, convey, lease, exchange, transfer or otherwise dispose of, or mortgage, pledge, or encumber or create a security interest in, all or any of its property or any interest therein, wherever situated;
- (iii) purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, employ, sell, lend, lease, exchange, transfer or otherwise dispose of, mortgage, pledge, use and otherwise deal in and with, bonds and other obligations, shares, or other securities or interests issued by others, whether engaged in similar or different business, governmental or other activities;
- (iv) to make contracts, give guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds and other obligations, and secure any or its obligations by mortgage, pledge or encumbrance of, or security interest in, all or any of its property or any interest therein, wherever situated;
- (v) to lend money, invest and reinvest its funds, and take and hold real and personal property as security for the payment of funds so loaned or invested;
- (vi) to do business, carry on its operations, and have offices and exercise the powers granted by Massachusetts General Laws Chapter 180 in any jurisdiction within or without the United States;

- (vii) to make donations, irrespective of corporate benefit, for the public welfare or for community fund, hospital, charitable, religious, educational, scientific, civic or similar purposes, and in time of war or other national emergency in aid thereof;
- (viii) to pay pensions, establish and carry out pension, profit-sharing, share bonus, share purchase, share option, savings, thrift and other retirement, incentive and benefit plans, trusts and provisions for any or all of the directors, officers and employees, and for any or all of the directors, officers and employees of any corporation, fifty percent or more of the shares of which outstanding and entitled to vote on the election of directors are owned, directly or indirectly, by it;
- (ix) to participate as a subscriber in the exchanging of insurance contracts specified in section ninety-four B of Massachusetts General Laws chapter one hundred and seventy-five;
- (x) to be an incorporator of other corporations of any type or kind;
- (xi) to hold real and personal estate to an unlimited amount, which estate or its income shall be devoted to the purposes set forth herein or in any amendment hereof, and to receive and hold, in trust or otherwise, funds received by gift or bequest to be devoted by it to such purposes;
- (xii) and to engage in any and all activities appurtenant thereto or in advancement thereof;

provided that no such activity shall be carried on in a manner inconsistent with the provisions of these Articles of Organization, the By-Laws of the Corporation, or the laws of the Commonwealth of Massachusetts applicable to corporations organized under Chapter 180 of the General Laws.

Notwithstanding the foregoing, however, the Corporation shall have no power to enter into any contract or to transaction any business not permitted to be entered into or transacted by a corporation exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law).

OTHER LAWFUL PROVISIONSActivities

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its directors, officers or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payment and distributions in furtherance of the purposes set forth in Article Second hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation and the corporation shall not participate in or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

Notwithstanding any other provision of these articles, the corporation shall not carry on any activities not permitted to be carried on (a) by a corporation exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law).

Upon the dissolution of the corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the purposes of the corporation in such manner or to such organization or organizations organized and operated exclusively for charitable educational, religious or scientific purposes as shall at the time qualify as an exempt organization or organizations under section 501(c)(3) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by the Supreme Judicial Court of Massachusetts, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

Provisions as to Intracompany Dealings

To the extent not inconsistent with other provisions of these Articles, the Corporation may enter into contracts or transact business with one or more of its directors or officers, with any corporation, organization or other concern in which any one or more of its directors or officers are directors, officers or shareholders or otherwise interested, and into other contracts or transactions in which any one or more of its directors or officers is in any way interested; and in the absence of fraud, no such contract or transaction shall be invalidated or in any wise affected by the fact that such directors or officers of the Corporation have or may have interests which are or might be adverse to the interest of the Corporation even though the vote or action of such directors or officers having such adverse interests may have been necessary to obligate the Corporation upon such contract or transaction.

At any meeting of the Board of Directors of the Corporation (or any duly authorized committee thereof) any such director or directors may vote or act thereat with like force and effect as if he had no such interest, provided that in such case the nature of such interest (though not necessarily the extent or details thereof) shall be disclosed or shall have been known to the directors or a majority thereof. No director shall be disqualified from holding office as director or officer of the Corporation by reason of any such adverse interest, unless the interest is detrimental to the Corporation. In the absence of fraud, no director or officer having such adverse interest shall be liable to the Corporation or to any creditor thereof or to any other person for any loss incurred by it under or by reason of such contract or transaction, nor shall any such director or officer be accountable for any gains or profits realized thereon.

Indemnification of Directors and Officers

The Corporation may indemnify and hold harmless each director and each officer or other employee of the Corporation, (including, for this purpose, any person who may serve at the Corporation's request in any capacity with respect to any employee benefit plan maintained or contributed to by the Corporation) against and from all loss, cost and reasonable expenses hereafter incurred by such person in the payment, settlement and defense of any civil or criminal claim, action or proceeding (including appeals) brought or threatened against such person because he or she is or has been such director or officer or other employee or because of any action alleged to have been taken or omitted by such person as such director or officer or other employee. The rights of indemnification and exoneration accruing under this Article shall apply whether or not such person continues to be a director or officer or other employee at the time any such loss, cost or expense is suffered or incurred.

The Corporation may advance expenses to, or where appropriate may itself at its expense undertake the defense of, such director or officer or other employee; provided, however, that such person shall have undertaken to repay or to reimburse such expenses if it should ultimately be determined that he or she is not entitled to indemnification under this provision.

Such indemnification shall be of right if (1) such director or officer or other employee shall have been wholly successful, on the merits or otherwise, with respect to such claim, action or proceeding, or (2) the directors of this Corporation at the time the subject is first presented to them for determination, by vote of a majority of the directors entitled to vote (excluding from those entitled to vote all those directors whose conduct is under consideration) determine that such director or officer or other employee acted in good faith for a purpose which he or she reasonably believed to be in the best interests of the Corporation, had no reasonable cause to believe that his or her conduct was unlawful, and with such care as an ordinarily prudent person in a like position with respect to a similar non-profit corporation. Subject to the next following paragraph, no disposition of any such claim, action or proceeding shall preclude such a determination by the directors.

Such rights shall not apply in relation to any matters: (1) as to which such director or officer or other employee shall be adjudged in final judgment not to have acted in good faith in the reasonable belief that his action was in the best interests of this Corporation and/or with such care as an ordinarily prudent person in a like position with respect to a similar non-profit corporation; or (2) as to which, if there is not final judgment, the directors of this Corporation at the time the subject is first presented to them for determination, by vote of a majority of the directors entitled to vote (excluding from those entitled to vote all those directors whose conduct is under consideration) determine that such director, officer or other employee has not acted in the best interests of this Corporation or with such care as an ordinarily prudent person in a like position with respect to a similar non-profit corporation; or (3) in the case of matters involving the allegation of crime, as to which such director or officer or other employee shall have been adjudged in such claims, suit or proceeding to have had reasonable cause to believe that his conduct was unlawful; or (4) brought or asserted by or on behalf of the Corporation.

The rights provided for herein shall not be deemed exclusive of any other rights to which any such person may be otherwise entitled, nor shall this provision restrict the right of the Corporation to indemnify or reimburse any such person in any proper case even though not specifically provided for herein.

The rights provided for herein shall apply to persons who act or have acted at the request of the Corporation as directors or officers of other corporations in which this Corporation is or has been interested as an investor or a creditor. A person may be entitled to indemnification as to some matters even though he is not so entitled as to others.

The Corporation may purchase and maintain insurance on behalf of any person who is or was such an officer, director or employee, against any liability incurred by him or her in such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him or her against such liability.

Amendment of By-Laws

The Board of Directors may make, amend or repeal the By-Laws or the Articles of Organization in whole or in part.

Partnership

This Corporation may become a partner in any general or limited partnership or in any joint venture or in any other business enterprise organized for the purpose of accomplishing any of the purposes contained in this Corporation's Articles of Organization.

Non-Discrimination

Persons of any race, religion and of either sex shall be entitled to all the rights, privileges, programs and activities generally made available to participants in the Corporation, its programs and activities, and the Corporation shall not discriminate on the basis of race, religion or sex in administering its policies and programs.



THE BRICKLAYERS & LABORERS NON-PROFIT HOUSING COMPANY, INC.



RESUME THOMAS J. MCINTYRE PRESIDENT

To Whom It May Concern:

I have been a member of the Bricklayers International Union for thirty years. During the course of that affiliation my experience in construction has been broad and varied.

After serving nine years as a Regional Coordinator for training apprentice bricklayers, I was elected to the position of International Vice-President by the general membership of the union. I have held this post for twenty years, being re-elected several times. My jurisdictional responsibility encompasses all of New England.

During the administrations of Mayors Collins and White, I served as a member of the Boston Zoning Board. Both Mayor Flynn and Governor Dukakis saw fit to appoint me to each of their transition teams, after their respective elections.

I am a lifelong resident of Boston. My home is at 20 Orchard Street in Jamaica Plain where I reside with my family.

BY-LAWS

OF

BRICKLAYERS AND LABORERS CHARLESTOWN
NON-PROFIT DEVELOPMENT CORP.

(a Non-Profit Corporation without members)

Adopted: June 11, 1990

BY-LAWS

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By-Laws

of

**Bricklayers and Laborers Charlestown
Non-Profit Development Corp.**

[Non-Profit Corporation without members]

**Section 1. ARTICLES OF ORGANIZATION, LOCATION,
CORPORATE SEAL AND FISCAL YEAR**

1.1 Articles of Organization. The name and purposes of the corporation shall be as set forth in its Articles of Organization. These By-Laws, the powers of the corporation and of its directors and officers, and all matters concerning the conduct and regulation of the affairs of the corporation shall be subject to such provisions in regard thereto, if any, as are set forth in the Articles of Organization as from time to time in effect.

1.2 Location. The principal office of the corporation in The Commonwealth of Massachusetts shall initially be located at the place set forth in the Articles of Organization of the corporation. The directors may change the location of the principal office in The Commonwealth of Massachusetts effective upon filing a certificate with the Secretary of the Commonwealth.

1.3 Corporate Seal. The directors may adopt and alter the seal of the corporation.

1.4 Fiscal Year. The fiscal year of the corporation shall end on May 31 in each year unless the directors change the fiscal year by filing a certificate with the Secretary of the Commonwealth.

1.5 Annual Meeting. The annual meeting of the corporation shall be held on the first Tuesday in August or such other date, and at such time and place, as the directors shall designate.

1.6 Gender. The personal pronoun "he" or possessive pronoun "his", when appropriate, shall be construed to mean "she" or "her" and the word "chairman" shall be construed to include a female.

Section 2. NO MEMBERS

The corporation shall not have members. Any action or vote required or permitted by M.G.L. ch. 180 to be taken by members shall be taken by action or vote of the same percentage of directors in accordance with M.G.L. ch. 180, §3.

Section 3. SPONSORS, BENEFACTORS, CONTRIBUTORS,
ADVISORS, FRIENDS OF THE CORPORATION

The directors may designate certain persons or groups of persons as sponsors, benefactors, contributors, advisors or friends of the corporation or such other title as they deem appropriate. Such persons shall serve in an honorary capacity and, except as the directors shall otherwise designate, shall in such capacity have no right to notice of or to vote at any meeting, shall not be considered for purposes of establishing a quorum, and shall have no other rights or responsibilities.

Section 4. BOARD OF DIRECTORS

4.1 Powers. The affairs of the corporation shall be managed by the directors who shall have and may exercise all the powers of the corporation.

4.2 Number and Election. The number of directors initially shall be determined by the incorporator. The directors may also determine the term of directors and whether such terms shall be co-incident or shall be divided into classes of approximately equal size, the term of one class expiring each year. At any special or regular meeting, the directors may increase the number of directors and elect new directors to complete the number so fixed by a vote of a majority of the directors then in office, or they may decrease the number of directors, but only to eliminate vacancies existing by reason of the death, resignation, removal or disqualification of one or more directors.

4.3 Term of Office. Each director shall hold office for the term of the class to which he is elected and until his successor is elected and qualified, or until he sooner dies, resigns, is removed or becomes disqualified.

4.4 Committees. The directors may elect or appoint one or more committees and may delegate to any such committee or committees any or all of their powers, provided that any committee to which the powers of the directors are delegated shall consist solely of directors. Unless the directors otherwise determine, the Executive Committee shall have the power to act on all matters requiring prompt action between meetings of the directors except for such matters as are specified in Section 55 of Chapter 156B. Unless the directors otherwise designate, committees shall conduct their affairs in the same manner as is provided in these By-Laws for the directors. The members of any

committee shall remain in office at the pleasure of the directors.

4.5 Regular Meetings. The directors shall meet annually on the date of the annual meeting or at such earlier or later date as the directors may determine from time to time. Other regular meetings of the directors may be held at such places and at such times as the directors may determine.

4.6 Special Meetings. Special meetings of the directors may be held at any time and at any place when called by the chairman of the board of directors (or if there be no such chairman, the president) or by two or more directors.

4.7 Notice of Meetings. Notice of the time and place of each meeting of the directors shall be given to each director by mail at least five days or by telegram at least forty-eight hours before the meeting addressed to him at his usual or last known business or residence address or in person or by telephone at least twenty-four hours before the meeting. Whenever notice of a meeting is required, such notice need not be given to any director if a written waiver of notice, executed by him (or his attorney thereunto authorized) before or after the meeting, is filed with the records of the meeting, or to any director who attends the meeting without protesting prior thereto or at its commencement the lack of notice to him. Neither such notice nor waiver of notice need specify the purpose of the meeting, unless otherwise required by law, the Articles of Organization or these By-Laws.

4.8 Quorum. At any meeting of the directors a majority of the directors then in office shall constitute a quorum. Any meeting may be adjourned by a majority of the votes cast upon the question, whether or not a quorum is present, and the meeting may be held as adjourned without further notice.

4.9 Action by Vote. When a quorum is present at any meeting, a majority of the directors present and voting shall decide any question, including election of officers, unless otherwise provided by law, the Articles of Organization, or these By-Laws.

4.10 Action by Writing. Any action required or permitted to be taken at any meeting of the directors may be taken without a meeting if all the directors consent to the action in writing and the written consents are filed with the records of the meetings of the directors. Such consents shall be treated for all purposes as a vote at a meeting.

4.11 Presence Through Communications Equipment. Unless otherwise provided by law or the Articles of Organization, members of the board of directors may participate in a meeting of such board by means of a conference telephone or similar communications equipment by means of which all persons participating in the meeting can hear each other at the same time, and participation by such means shall constitute presence in person at a meeting.

Section 5. OFFICERS AND AGENTS

5.1 Number and Qualification. The officers of the corporation shall be a president, treasurer, clerk and such other officers, if any, as the directors may determine. The corporation may also have such agents, if any, as the directors may appoint. An officer may, but need not, be a director. The clerk shall be a resident of Massachusetts unless the corporation has a resident agent duly appointed for the purpose of service of process. A person may hold more than one office at the same time. If required by the directors, any officer shall give the corporation a bond for the faithful performance of his duties in such amount and with such surety or sureties as shall be satisfactory to the directors.

5.2 Election. The president, treasurer and clerk shall be elected annually by the directors at their annual meeting. Other officers, if any, may be elected by the directors at any time.

5.3 Tenure. The president, treasurer and clerk shall each hold office until the next annual meeting of the directors and until his successor is chosen and qualified, and each other officer shall hold office until the annual meeting of the directors unless a shorter period shall have been specified by the terms of his election or appointment, or in each case until he sooner dies, resigns, is removed or becomes disqualified. Each agent shall retain his authority at the pleasure of the directors.

5.4 Chairman of the Board of Directors. If a chairman of the board of directors is elected, he shall preside at all meetings of the directors except as the directors shall otherwise determine, and shall have such other powers and duties as may be determined by the directors.

5.5 President and Vice Presidents. The president shall be the chief executive officer of the corporation and, subject to the control of the directors, shall have general charge and supervision of the affairs of the corporation. If no chairman of the board of directors is elected, the president shall preside at all meetings of the directors, except as the directors otherwise determine.

The vice president or vice presidents, if any, shall have such duties and powers as the directors shall determine. The vice president, or first vice president if there are more than one, shall have and may exercise all the powers and duties of the president during the absence of the president or in the event of his inability to act.

5.6 Treasurer. The treasurer shall be the chief financial officer and the chief accounting officer of the corporation. He shall be in charge of its financial affairs, funds, securities and valuable papers and shall keep full and accurate records thereof. He shall also be in charge of its books of account and accounting records, and of its accounting procedures. It shall be the duty of the treasurer to prepare or oversee all filings required by the Commonwealth of Massachusetts, the Internal Revenue Service, and other federal or state agencies. He shall have such other duties and powers as designated by the directors or the president.

5.7 Clerk. The clerk shall record and maintain records of all proceedings of the directors in a book or series of books kept for that purpose, which book or books shall be kept within the Commonwealth at the principal office of the corporation or at the office of its clerk or of its resident agent and shall be open at all reasonable times to the inspection of any director. Such book or books shall also contain records of all meetings of incorporators and the original, or attested copies, of the Articles of Organization and By-Laws and names of all directors and the address of each. If the clerk is absent from any meeting of directors, a temporary clerk chosen at the meeting shall exercise the duties of the clerk at the meeting.

Section 6. RESIGNATIONS, REMOVALS AND VACANCIES

6.1 Resignations. Any director or officer may resign at any time by delivering his resignation in writing to the chairman of the board, if any, or the president or the clerk, or to the corporation at its principal office. Such resignation shall be effective upon receipt unless specified to be effective at some other time.

6.2 Removals. A director may be removed with or without cause by the vote of a majority of the directors then in office (not including himself). An officer may be removed with or without cause by the vote of a majority of the directors then in office (not including himself). A director or officer may be removed for cause only after reasonable notice and opportunity to be heard before the body proposing to remove him.

6.3 No Right to Compensation. No director or officer resigning, and (except where a right to receive compensation shall be expressly provided in a duly authorized written agreement with the corporation) no director or officer removed, shall have any right to any compensation as such director or officer for any period following his resignation or removal, or any right to damages on account of such removal, whether his compensation be by the month or by the year or otherwise; unless the directors shall in their discretion provide for compensation.

6.4 Vacancies. Any vacancy in the board of directors, including a vacancy resulting from the enlargement of the board, may be filled by the directors by vote of a majority of the directors then in office. The directors shall elect a successor if the office of the president, treasurer or clerk becomes vacant and may elect a successor if any other office becomes vacant. Each such successor shall hold office for the unexpired term and in the case of the president, treasurer and clerk until his successor is chosen and qualified, or in each case until he sooner dies, resigns, is removed, or becomes disqualified. The directors shall have and may exercise all their powers notwithstanding the existence of one or more vacancies in their number.

Section 7. EXECUTION OF PAPERS

Except as the directors may generally or in particular cases authorize the execution thereof in some other manner, all deeds, leases, transfers, contracts, bonds, notes, checks, drafts and other obligations made, accepted or endorsed by the corporation shall be signed by the president and by the treasurer.

Any recordable instrument purporting to affect an interest in real estate, executed in the name of the corporation by the president or a vice president and the treasurer or an assistant treasurer, who may be one and the same person, shall be binding on the corporation in favor of a purchaser or other person relying in good faith on such instrument, notwithstanding any inconsistent provisions of the Articles of Organization, By-Laws, resolutions or votes of the corporation.

Section 8. COMPENSATION; PERSONAL LIABILITY; INDEMNIFICATION.

8.1 Compensation. Except as otherwise provided in Section 6.3, directors shall be entitled to receive for their services such amount, if any, as the directors may determine, which may include expenses of attendance at meetings. Directors shall not be precluded from serving the corporation in any other capacity and receiving compensation for any such services.

8.2 No Personal Liability. The directors and officers of the corporation shall not be personally liable for any debt, liability or obligation of the corporation. All persons, corporations or other entities extending credit to, contracting with, or having any claim against, the corporation, may look only to the funds and property of the corporation for the payment of any such contract or claim, or for the payment of any debt, damages, judgment or decree, or of any money that may otherwise become due or payable to them from the corporation.

8.3 Indemnification. The corporation may, to the fullest extent permitted by M.G.L. ch. 180, and subject to the indemnification provisions in the Articles of Organization, indemnify any director or officer which it shall have the power to indemnify against expenses and liabilities incurred by reason of that director or officer holding such office with the corporation.

Section 9. AMENDMENTS

These By-Laws may be altered, amended or repealed by vote of a majority of the directors then in office.

Section 10. ACTIVITIES

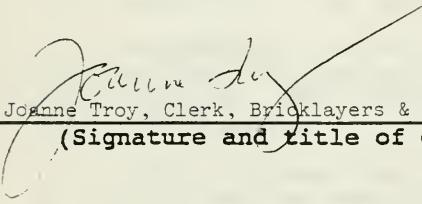
10.1 Investments. The Corporation shall have the right to retain all or any part of any securities or property acquired by it in whatever manner, and to invest and reinvest any funds held by it, according to the judgment of the Board of Directors, without being restricted to the class of investments which a trustee is or may hereafter be permitted by law to make or any similar restriction, provided, however, that no action shall be taken by or on behalf of the Corporation if such action is a prohibited transaction or would result in the denial of the tax exemption under Section 503 or Section 507 of the Internal Revenue Code of 1986, or the corresponding provisions of any subsequent federal income tax laws.

10.2 Exempt Activities. Notwithstanding any other provisions of these By-Laws, no director, officer, employee, or representative of this Corporation shall take any action or carry on any activity by or on behalf of the Corporation not permitted to be taken or carried on by an organization exempt under Section 501(c)(3) of the Internal Revenue Code of 1986 and the Regulations promulgated thereunder, or by an organization contributions to which are deductible under Section 170(c)(2) of such Code and Regulations, or under the corresponding provisions of any subsequent federal income tax laws and regulations.

INCUMBENCY CERTIFICATE

The undersigned, who is an officer, of the Bricklayers and Laborers
Charlestown Non-Profit Development Corporation, hereby
(Name of Sponsor or Owner Corporation, as appropriate)
certifies that the following listing of Officers and Directors
constitutes all duly qualified and sitting Officers and Directors
of the Bricklayers & Laborers Charlestown Non-Profit Development Corporation
(Name of Sponsor or Owner Corporation, as appropriate)
as of _____.
(Date)

<u>Name/Title</u>	<u>Beginning</u> <u>Date of Term</u>	<u>Length of</u> <u>Term</u>
<u>Thomas McIntyre, President</u>	<u>6/11/91</u>	<u>1 year</u>
<u>Patrick Walsh, Treasurer</u>	<u>6/11/91</u>	<u>1 year</u>
<u>Joanne Troy, Clerk</u>	<u>6/11/91</u>	<u>1 year</u>
<u>Charles Raso, Vice President</u>	<u>6/11/91</u>	<u>1 year</u>
<u>Paul McNally</u>	<u>6/11/91</u>	<u>1 year</u>
<u>James Merloni, Sr.</u>	<u>6/11/91</u>	<u>1 year</u>
_____	_____	_____


Joanne Troy, Clerk, Bricklayers & Laborers Charlestown Non-Profit Development Corp.
(Signature and title of certifying official)

Internal Revenue Service

Department of the Treasury

Washington, DC 20224

Person to Contact:

Bricklayers and Laborers Charlestown

Non-Profit Development Corporation

Two Park Plaza, Room 312

Boston, MA 02116

Phone Number 202-566-3586

Refer Reply to: E:EO:R:2-5 Chick

Date:

MAY 13 1991

Employer Identification Number:	04-3090530
Key District:	Brooklyn
Accounting Period Ending:	May 31
Foundation Status Classification:	509(a)(1) and 170(b)(1)(A)(vi)
Advance Ruling Period Begins:	June 22, 1990
Advance Ruling Period Ends:	May 31, 1995
Form 990 Required:	Yes

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3).

Because you are a newly created organization, we are not now making a final determination of your foundation status under section 509(a) of the Code. However, we have determined that you can reasonably be expected to be a publicly supported organization described in the section(s) shown above.

Accordingly, you will be treated as a publicly supported organization, and not as a private foundation, during an advance ruling period. This advance ruling period begins and ends on the dates shown above.

Within 90 days after the end of your advance ruling period, you must submit to your key District Director information needed to determine whether you have met the requirements of the applicable support test during the advance ruling period. If you establish that you have been a publicly supported organization, you will be classified as a section 509(a)(1) or 509(a)(2) organization as long as you continue to meet the requirements of the applicable support test. If you do not meet the public support requirements during the advance ruling period, you will

Bricklayers and Laborers Charlestown
Non-Profit Development Corporation

be classified as a private foundation for future periods. Also, if you are classified as a private foundation, you will be treated as a private foundation from the date of your inception for purposes of sections 507(d) and 4940.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522.

Donors (including private foundations) may rely on the advance ruling that you are not a private foundation until 90 days after your advance ruling period ends. If you submit the required information within the 90 days, donors may continue to rely on the advance ruling until we make a final determination of your foundation status. However, if notice that you will no longer be treated as the type of organization shown above is published in the Internal Revenue Bulletin, donors may not rely on this advance ruling after the date of such publication. Also, donors (other than private foundations) may not rely on the classification shown above if they were in part responsible for, or were aware of, the act that resulted in your loss of that classification, or if they acquired knowledge that the Internal Revenue Service had given notice that you would be removed from that classification. Private foundations may rely on the classification as long as you were not directly or indirectly controlled by them or by disqualified persons with respect to them. However, private foundations may not rely on the classification shown above if they acquired knowledge that the Internal Revenue Service had given notice that you would be removed from that classification.

If your sources of support, or your purposes, character, or method of operation change, please let your key district know so that office can consider the effect of the change on your exempt status and foundation status. In the case of an amended document or bylaws, please send a copy of the amended document or bylaws to your key district. Also, you should inform your key District Director of all changes in your name or address.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Bricklayers and Laborers Charlestown
Non-Profit Development Corporation

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, you are not automatically exempt from other federal excise taxes. If you have any questions about excise, employment, or other federal taxes, please contact your key District Director.

If your organization conducts fund-raising events such as benefit dinners, auctions, membership drives, etc., where something of value is received in return for contributions, you can help your donors avoid difficulties with their income tax returns by assisting them in determining the proper tax treatment of their contributions. To do this you should, in advance of the event, determine the fair market value of the benefit received and state it in your fund-raising materials such as solicitations, tickets, and receipts in such a way that your donors can determine how much is deductible and how much is not. To assist you in this, the Service has issued Publication 1391, Deductibility of Payments Made to Organizations Conducting Fund-Raising Events. You may obtain copies of Publication 1391 from your key district office.

In the heading of this letter we have indicated whether you must file Form 990, Return of Organization Exempt from Income Tax. If Yes is indicated, you are required to file Form 990 only if your gross receipts each year are normally more than \$25,000. If your gross receipts each year are not normally more than \$25,000, we ask that you establish that you are not required to file Form 990 by completing Part I of that Form for your first year. Thereafter, you will not be required to file a return until your gross receipts exceed the \$25,000 minimum. For guidance in determining if your gross receipts are "normally" not more than the \$25,000 limit, see the instructions for the Form 990. If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. A penalty of \$10 a day is charged when a return is filed late, unless there is reasonable cause for the delay. The maximum penalty charged cannot exceed \$5,000 or 5 percent of your gross receipts for the year, whichever is less. This penalty may also be charged if a return is not complete, so please be sure your return is complete before you file it.

You are required to make your annual return available for public inspection for three years after the return is due. You are also required to make available a copy of your exemption application, and supporting documents, and this exemption letter.

Bricklayers and Laborers Charlestown
Non-Profit Development Corporation

Failure to make these documents available for public inspection may subject you to a penalty of \$10 per day for each day there is a failure to comply (up to a maximum of \$5,000 in the case of an annual return). See Internal Revenue Service Notice 88-120, 1988-2 C.B. 454, for additional information.

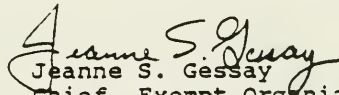
You are not required to file federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T, Exempt Organization Business Income Tax Return. In this letter we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You need an employer identification number even if you have no employees. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

We are informing your key District Director of this ruling. Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

If you have any questions about this ruling, please contact the person whose name and telephone number are shown in the heading of this letter. For other matters, including questions concerning reporting requirements, please contact your key District Director.

Sincerely,



Jeanne S. Gessay
Chief, Exempt Organizations
Rulings Branch 2

Enclosure: Form 872-C

872-C

12-89)

Department of the Treasury—Internal Revenue Service

OMB No. 1545-0056

Consent Fixing Period of Limitation Upon Assessment of Tax Under Section 4940 of the Internal Revenue Code

(See instructions on reverse side.)

To be used with Form
1023. Submit in
duplicate.

Under section 6501(c)(4) of the Internal Revenue Code, and as part of a request filed with Form 1023 that the organization named below be treated as a publicly supported organization under section 170(b)(1)(A)(vi) or section 19(a)(2) during an advance ruling period,

Bricklayers and Laborers Charlestown
Non-Profit Development Corp.

(Exact legal name of organization as shown in organizing document)

Two Park Plaza Room 312, Boston, MA 02116

(Number, street, city or town, state, and ZIP code)

and the District Director of
Internal Revenue, or
Assistant Commissioner
(Employee Plans and
Exempt Organizations)

Consent and agree that the period for assessing tax (imposed under section 4940 of the Code) for any of the 5 tax years in the advance ruling period will extend 8 years, 4 months, and 15 days beyond the end of the first tax year.

However, if a notice of deficiency in tax for any of these years is sent to the organization before the period expires, the time for making an assessment will be further extended by the number of days the assessment is prohibited, plus 60 days.

Ending date of first tax year May 31, 1991
(Month, day, and year)

Name of organization (as shown in organizing document)
Bricklayers and Laborers Charlestown
Non-Profit Development Corp.

Date

August 14, 1990

Officer or trustee having authority to sign

Signature

Thomas J. McIntyre, President

For IRS use only

District Director or Assistant Commissioner (Employee Plans and Exempt Organizations)

Date

5-1391

John E. Burke

By

CHIEF RULINGS GROUP 2-5

For Paperwork Reduction Act Notice, see page 1 of the Form 1023 instructions.

SPONSOR'S CONFLICT OF INTEREST RESOLUTION

TO: The Secretary of Housing and Urban Development

SUBJECT: Section 202 Program - Application for Fund Reservation

Sponsor: Bricklayers & Laborers Charlestown Non-Profit Development Corp.
Project Location: Building 104, Charlestown Navy Yard
Boston, MA

WHEREAS, Section 202 of the Housing Act of 1959, as amended, authorizes the making of capital advances for housing for the elderly to private, nonprofit corporations, no part of the net earnings of which inure to the benefit of any member, founder, contributor or individual;

WHEREAS, HUD has implemented this statutory requirement by promulgating a regulation providing that the Sponsor may not be controlled by or under the direction of persons or firms seeking to derive profit or gain therefrom. The regulation also prohibits any officer or director of the Sponsor from having any financial interest in any contract in connection with the rendition of services, the provision of goods or supplies, procurement of furnishings or equipment, construction of the project, procurement of the site or any other matters whatsoever, except with respect to management contracts entered into by the Owner with the Sponsor or its nonprofit affiliate.

WHEREAS, HUD has determined that assurance of compliance with this prohibition can best be obtained by requiring that all officers and directors of the Sponsor certify that they do not have and will not have during their term of office, any prohibited financial interest.

WHEREAS, because of the time constraints imposed under the application process and difficulties in meeting these deadlines caused by such factors as large boards and unavailability of officers and directors of the board, some prospective Sponsors have been unable or experienced hardship in obtaining all of the required certifications for submission with the applications for fund reservation.

WHEREAS, HUD is willing to defer submission of the required Sponsors' Conflict of Interest and Disclosure Certifications until the submission of the conditional commitment applications by those Owners for which fund reservations were approved, if such certifications are provided by all officers and directors of

the Sponsor duly qualified and serving in these capacities from the date of the Sponsor's fund reservation application to the date on which the certifications are submitted.

NOW, THEREFORE, in order to induce HUD to forego requiring submission of the Conflict of Interest and Disclosure Certifications until after projects have been selected and fund reservations granted, it is hereby resolved and agreed by the Board of Directors of the Sponsor:

1. That it will submit an Incumbency Certificate, in a form prescribed by HUD, listing all officers and directors of the Sponsor duly qualified and sitting as of the date of submission of its application, together with the dates of commencement of their respective terms of office and the length of such terms of office. Additionally, it will provide an updated Incumbency Certificate showing all changes in incumbency for submission with the Owner's Conditional Commitment Application, initial closing and final closing.

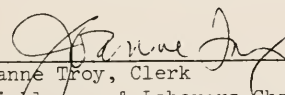
2. That no officer or director of the Sponsor has or will be permitted to have any prohibited interest which would prevent him or her from signing the required Conflict of Interest and Disclosure Certification.

3. That the fund reservation will be subject to cancellation by HUD if the officers or directors of either the Sponsor or the Owner fail to submit Conflict of Interest and Disclosure Certifications duly executed by each and all of their respective officers and directors.

4. That no HUD capital advance funds or project operating funds will be expended on account of any contract or arrangement where a conflict of interest is determined to exist, and the Sponsor shall be responsible for the payment of any and all obligations involving its officers and directors.

5. That should any contract or arrangement entered into by the Owner be determined by HUD to involve a conflict of interest, involving either the Sponsor's or Owner's officers or directors, the Sponsor will exercise its best efforts to cause the Owner to promptly cancel or terminate such contract or arrangement at HUD's request.

Adopted and approved by the Board of Directors of the Sponsor on the 25 date of Sept, 1991.


Joanne Troy, Clerk
Bricklayers & Laborers Charlestown
Non-Profit Development Corporation

The Commonwealth of Massachusetts

MICHAEL JOSEPH CONNOLLY

Secretary of State

ONE ASHBURTON PLACE, BOSTON, MASS. 02108

ARTICLES OF ORGANIZATION

(Under G.L. Ch. 180)

Incorporators

NAME

RESIDENCE

Include given name in full in case of natural persons; in case of a corporation, give state of incorporation.

Samuel S. Mullin
DEUTSCH WILLIAMS GLASS
BROOKS & DeRENSIS, PC
One Liberty Square
Boston, Massachusetts 02109

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under the provisions of General Laws, Chapter 180 and hereby state(s):

1. The name by which the corporation shall be known is:

BRICKLAYERS AND LABORERS NON-PROFIT HOUSING COMPANY, INC.

2. The purposes for which the corporation is formed is as follows:

SEE CONTINUATION SHEETS 2A and 2B.

INCORPORATION DIVISION

FILED - 2 PM 11/11

Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate 8 1/2 x 11 sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be continued on a single sheet so long as each article requiring each such addition is clearly indicated.

PURPOSES

The Corporation is to be formed to receive and administer funds exclusively for educational and charitable purposes without pecuniary gain or profit, incidental or otherwise, to its members. Its purpose shall be to assist in the development of projects, undertakings and other activities in cooperation and coordination with local governmental and civic bodies to aid, assist, and foster the planning, development, construction, renewal, redevelopment, and improvement of decent and affordable housing for families of moderate income, all for the primary purpose of combating community deterioration and securing adequate housing and other related facilities, services, and conditions conducive to the progress and general welfare of the community; and to that end:

(i) to purchase, receive, take by grant, gift, devise, bequest or otherwise, lease, or otherwise acquire, own, hold, improve, employ, use and otherwise deal in and with, real or personal property, or any interest therein, wherever situated;

(ii) to sell, convey, lease, exchange, transfer or otherwise dispose of, or mortgage, pledge, encumber or create a security interest in, all or any of its property, or any interest therein, wherever situated;

(iii) to purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, employ, sell, lend, lease, exchange, transfer or otherwise dispose of, mortgage, pledge, use and otherwise deal in and with, bonds and other obligations, shares, or other securities or interests issued by others, whether engaged in similar or different business, governmental, or other activities;

(iv) to make contracts, give guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds and other obligations, and secure any of its obligations by mortgage, pledge or encumbrance of, or security interest in, all or any of its property or any interest therein, wherever situated;

(v) to lend money, invest and reinvest its funds, and take and hold real and personal property as security for the payment of funds so loaned or invested;

(vi) to do business, carry on its operations, and have offices and exercise the powers granted by this chapter in any jurisdiction within or without the United States;

(vii) to make donations, irrespective of corporate benefit, for the public welfare or for community fund, hospital, charitable, religious, educational, scientific, civic or similar purposes, and in time of war or other national emergency in aid thereof;

(viii) to pay pensions, establish and carry out pension, profit-sharing, share bonus, share purchase, share option, savings, thrift and other retirement, incentive and benefit plans, trusts and provisions for any or all of its directors, officers and employees, and for any or all of the directors, officers and employees of any corporation, fifty per cent or more of the shares of which outstanding and entitled to vote on the election of directors are owned, directly or indirectly, by it;

(ix) to participate as a subscriber in the exchanging of insurance contracts specified in section ninety-four B of chapter one hundred and seventy-five;

(x) to be an incorporator of other corporations of any type or kind;

(xi) to hold real and personal estate to an unlimited amount, which estate or its income shall be devoted to the purposes set forth herein or in any amendment hereof, and to receive and hold, in trust or otherwise, funds received by gift or bequest to be devoted by it to such purposes;

(xii) and to engage in any and all activities appurtenant thereto or in advancement thereof;

provided that no such activity shall be carried on in a manner inconsistent with the provisions of these Articles of Organization, the By-Laws of the Corporation, or the laws of the Commonwealth of Massachusetts applicable to corporations organized under Chapter 180 of the General Laws.

3. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows: -

Not applicable (only one class of members).

4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:-

See continuation sheets 4A through 4D.

OTHER LAWFUL PROVISIONS

Activities

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, directors, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in Article Second hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

Notwithstanding any other provision of these articles, the corporation shall not carry on any other activities not permitted to be carried on (a) by a corporation exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law).

Upon the dissolution of the corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the corporation, dispose of all of the assets of the corporation exclusively for the purposes of the corporation in such manner, or to such organization or organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as an exempt organization or organizations under section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by the Supreme Judicial Court of Massachusetts, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

Provisions as to Intracompany Dealings

To the extent not inconsistent with other provisions of these Articles, the Corporation may enter into contracts or transact business with one or more of its directors, officers, or members or with any corporation, organization or other concern in which any one or more of its directors, officers or members are directors, officers or shareholders or otherwise interested, and into other contracts or transactions in which any one or more of its directors, officers or members is in any way interested; and

in the absence of fraud, no such contract or transaction shall be invalidated or in any wise affected by the fact that such directors, officers or members of the Corporation have or may have interests which are or might be adverse to the interest of the Corporation even though the vote or action of such directors, officers or members having such adverse interests may have been necessary to obligate the Corporation upon such contract or transaction. At any meeting of the Board of Directors of the Corporation (or any duly authorized committee thereof) any such director or directors may vote or act thereat with like force and effect as if he had no such interest, provided that in such case the nature of such interest (though not necessarily the extent or details thereof) shall be disclosed or shall have been known to the directors or a majority thereof. No director shall be disqualified from holding office as director or officer of the Corporation by reason of any such adverse interest, unless the interest is detrimental to the Corporation. In the absence of fraud, no director, officer or member having such adverse interest shall be liable to the Corporation or to any member or creditor thereof or to any other person for any loss incurred by it under or by reason of such contract or transaction, nor shall any such director, officer or member be accountable for any gains or profits realized thereon.

Notwithstanding the foregoing, however, the Corporation shall have no power to enter into any such contract or to transact any such business not permitted to be entered into or transacted by a corporation exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law) or (b) by a corporation, contributions to which are deductible under section 170(c)(2) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law).

Indemnification of Directors and Officers

The Corporation may indemnify and hold harmless each director and each officer or other employee of the Corporation, (including, for this purpose, any person who may serve at the Corporation's request in any capacity with respect to any employee benefit plan maintained or contributed to by the Corporation) against and from all loss, cost and reasonable expenses hereafter incurred by him in the payment, settlement and defense of any civil or criminal claim, action or proceeding (including appeals) brought or threatened against him because he is or has been such director or officer or other employee or because of any action alleged to have been taken or omitted by him as such director or officer or other employee. The rights of indemnification and exoneration accruing under this Article shall apply whether or not such person continues to be a director or officer or other employee at the time any such loss, cost or expense is suffered or incurred.

The Corporation may advance expenses to, or where appropriate may itself at its expense undertake the defense of, such director or officer or other employee; provided, however, that he shall have undertaken to repay or to reimburse such expenses if it should ultimately be determined that he is not entitled to indemnification under this provision.

Such indemnification shall be of right if (1) such director or officer or other employee shall have been wholly successful, on the merits or otherwise, with respect to such claim, action or proceeding, or (2) the members of this Corporation at the time the subject is first presented to them for determination, by vote of a majority of the members entitled to vote (excluding from these entitled to vote all those members whose conduct is under consideration) determine that such director or officer or other employee acted in good faith for a purpose which he reasonably believed to be in the best interests of the Corporation and had no reasonable cause to believe that his conduct was unlawful. Subject to the next following paragraph, no disposition of any such claim, action or proceeding shall preclude such a determination by the members.

Such rights shall not apply in relation to any matters: (1) as to which such director or officer or other employee shall be adjudged in final judgment not to have acted in good faith in the reasonable belief that his action was in the best interests of this Corporation; or (2) as to which, if there is not final judgment, the members of this Corporation at the time the subject is first presented to them for determination, by vote of a majority of the members entitled to vote (excluding from those entitled to vote all those members whose conduct is under consideration) determine that such director, officer or other employee has not acted in the best interests of this Corporation; or (3) in the case of matters involving the allegation of crime, as to which such director or officer or other employee shall have been adjudged in such claims, suit or proceeding to have had reasonable cause to believe that his conduct was unlawful; or (4) brought or asserted by or on behalf of the Corporation.

The rights provided for herein shall not be deemed exclusive of any other rights to which any such person may be otherwise entitled, nor shall this provision restrict the right of the Corporation to indemnify or reimburse any such person in any proper case even though not specifically provided for herein. The rights provided for herein shall apply to persons who act or have acted at the request of the Corporation as directors or officers of other corporations in which this Corporation is or has been interested as an investor or a creditor. A person may be entitled to indemnification as to some matters even though he is not so entitled as to others.

The Corporation may purchase and maintain insurance on behalf of any person who is or was such an officer, director or employee, against any liability incurred by him in such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability.

Amendment of By-Laws

The Board of Directors may amend the By-Laws, except with respect to any provision thereof which by law, the Articles of Organization or the By-Laws requires action by the members. Not later than the time of giving notice of the meeting of members next following the amending, notice thereof stating the substance of such change shall be given to all members.

Members' Meetings

The meeting of members may be held anywhere within the United States.

Partnership

This Corporation may become a partner in any general or limited partnership or in any joint venture or in any other business enterprise organized for the purpose of accomplishing any of the purposes contained in this Corporation's Articles of Organization.

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5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing).
7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

550 Medford Street, Charlestown, Massachusetts 02129

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME	RESIDENCE	POST OFFICE ADDRESS
President: Thomas J. McIntyre	20 Orchard St. Jamica Plain 02130	550 Medford Street Charlestown, MA 02129
Treasurer: Patrick Walsh	24 Thornley St. Dorchester 02125	" "
Clerk: Charles Raso	22 Michael Rd. Dedham 02026	" "
Vice President: James Merloni, Sr.	191 Fountain St. Ashland 01721	" "
Directors: (or officers having the powers of directors)		
Paul McNally	17 Meadowbrook Rd., Sherburn	01770 "
James Merloni, Sr.	191 Fountain St., Ashland	01721 "
Patrick Walsh	24 Thornley St., Dorchester	02125 "
Thomas J. McIntyre	20 Orchard St., Jamica Plain	02130 "
Charles Raso	22 Michael Rd., Dedham	02026 "
Donald Bertochi	232 Tremont St., Melrose	02176 "
J. Michael Hughes	400 Franklin St., Braintree	02184 "

c. The date initially adopted on which the corporation's fiscal year ends is:

December 31

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

First Tuesday of March

e. The name and business address of the resident agent, if any, of the corporation is:

N/A

IN WITNESS WHEREOF, and under the penalties of perjury, the INCORPORATOR(S) sign(s) these Articles of Organization this 1st day of July, 19 85

I/We the below signed INCORPORATORS do hereby certify under the pains and penalties of perjury that I/We have not been convicted of any crimes relating to alcohol or gaming within the past ten years; I/We do hereby further certify that to the best of my/our knowledge the above named principal officers have not been similarly convicted. If so convicted, explain.

James A. Walsh

The signature of each incorporator which is not a natural person must be by an individual who shall show the capacity in which he acts and by signing shall represent under the penalties of perjury that he is duly authorized on its behalf to sign these Articles of Organization.

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY, INC.

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this day of 19

Effective date

MICHAEL JOSEPH CONNOLLY
Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF ARTICLES OF ORGANIZATION TO BE SENT

TO: Valerie C. Swett
DEUTSCH WILLIAMS GLASS
.....BROOKS & DeRENSIS, PC.....
.....One Liberty Square.....
.....Boston, Massachusetts 02109.....
Telephone....(617) 482-7370.....

Filing Fee \$30.00

Copy Mailed



The Commonwealth of Massachusetts

Office of the Secretary of State

State House, Boston 02133

July 3, 1985

CHAELE JOSEPH CONNOLLY
SECRETARY OF STATE

To Whom it May Concern:

I hereby certify that

Bricklayers and Laborers Non-Profit Housing Company, Inc.

appears by the records of this office to have been incorporated under the general laws of this Commonwealth July 3, 1985 (Chapter 180)

I further certify that so far as appears of record here, said corporation still has a legal existence.

IN TESTIMONY of which, I have hereunto

affixed the Great Seal of
the Commonwealth on the
date first above written.

Michael Joseph Connolly

Secretary of State



jpk



THE BRICKLAYERS & LABORERS NON-PROFIT HOUSING COMPANY, INC.



RESUME

Charles M. Raso
Clerk

Appointed to the Massport Board on April 12, 1983, Charles M. Raso is the Business Manager of the Bricklayers and Allied Craftsmen Union, Local #3 in Boston. He completed his apprenticeship and journeyman requirements with the Union and ran for office in 1970. In 1977, Mr. Raso was elected President of Local #3 and also served as Secretary-Treasurer before becoming Business Manager in 1980.

As the chief executive officer of the Union, Mr. Raso is responsible for negotiating and enforcing collective bargaining agreements, protecting the craft jurisdiction, implementing the local's political action program, has full responsibility for the day to day affairs of the Union, and other related duties. His other involvements include service as President of the Eastern Massachusetts District Council of Bricklayers and Allied Craftsmen, Vice President of the Mass State Conference of Bricklayers and Allied Craftsmen, Secretary-Treasurer of the Bricklayers Health, Pension Annuity and Apprenticeship Training Funds, and a delegate to various local, State, and national organizations such as the Massachusetts AFL-CIO, the Greater Boston Central Labor Council, the Boston and Massachusetts Building and Construction Trade Council, a board member of the Bricklayers International Committee on General Good, a member of the International Apprenticeship and Training Board and a member of the International Masonry Research Foundation Advisory Council.

Mr. Raso graduated from the Greater Boston School of Industrial Relations. He also was awarded a Certificate from Chicago Technical College in building construction and estimating and has achieved State Certification from Fitchburg State college as an instructor for occupational education.

Mr. Raso is a member of the Labor Guild of Greater Boston and the National Building Museum. He currently resides in Dedham, MA with is wife Anne and son Charles, Jr.

BY-LAWS OF BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY, INC.

ARTICLE I

OFFICES

Section 1. The corporation may have offices at such places both within and without the Commonwealth of Massachusetts as the Board of Directors may from time to time determine.

ARTICLE II

MEMBERSHIP

1. Membership. There shall be one class of members of the Corporation. The members of the Corporation shall consist of such eligible person or persons as may be elected by the Incorporators, or by the members by a vote of all of the members of the Corporation entitled to vote thereupon, at any annual or special meeting of the members. To be eligible for election to membership or for continued membership, a person must be a member in good standing of a recognized labor or trade union.

2. Rights of members. The right of a member to vote and all his right, title, and interest in or to the Corporation shall cease on the termination of his membership. No member shall be entitled to share in the distribution of the corporate assets upon the dissolution of the Corporation.

3. Resignation of members. Any member may resign from the Corporation by delivering a written resignation to the President or Clerk of the Corporation.

4. Removal of members. Any member may be removed from membership by the affirmative vote of two-thirds of the full membership, registered either in person or by proxy, at any regular or special meeting called for that purpose, for conduct detrimental to the interests of the Corporation, for lack of sympathy with its objectives, for refusal to render reasonable assistance in carrying out its purposes, or for failure to remain eligible for membership. Any such member proposed to be removed shall be entitled to at least five days' notice in writing by mail of the meeting at which such removal is to be voted upon and shall be entitled to appear before and be heard at such meeting.

ARTICLE III

MEETINGS OF MEMBERS

Section 1. All meetings of the members shall be held at the principal office of the Corporation, unless a different place, either within or without the Commonwealth of Massachusetts, shall be designated by the Board of Directors and stated in the notice of the meeting.

Section 2. The Annual Meeting of the members for the election of directors and for the transaction of any other proper business shall be held on the first Tuesday of March at 10:00 o'clock in the morning. If it shall not have been held on the date fixed, or by adjournment therefrom, a meeting in lieu thereof shall be held within six (6) months after the end of the Corporation's fiscal year.

Section 3. Written notice of the annual meeting stating the place, date and hour of the meeting shall be given to each member entitled to vote at such meeting not less than ten nor more than fifty days before the date of the meeting.

Section 4. Special meetings of the members may be called by the president or by the directors, and shall be called by the clerk, or in the case of the death, absence, incapacity or refusal of the clerk, by any other officer, upon written application of three or more members entitled to vote thereat. Any such application shall state the purpose or purposes of the meeting proposed to be called.

Section 5. Written notice of a special meeting stating the place, date and hour of the meeting and the purpose or purposes for which the meeting is called shall be given to each member entitled to vote at such meeting not less than seven nor more than fifty days before the date of the meeting.

Section 6. Business transacted at any special meeting of members shall be limited to the purposes stated in the notice.

Section 7. The clerk shall prepare and make, at least ten days before every meeting of members, a complete list of the members entitled to vote at the meeting, arranged in alphabetical order, and showing the address of each member. Such list shall be open to the examination of any member, for any purpose germane to the meeting, during ordinary business hours, for a period of at least ten days prior to the meeting, either at a place within the city where the meeting is to be held, which place shall be specified in the notice of the meeting, or, if not so specified, at the place where the meeting is to be held. The list shall also be produced and kept at the time and place of the meeting during the whole time thereof, and may be inspected by any member who is present.

Section 8. At each meeting of the members, except as otherwise provided by statute or by the articles of organization, a majority of the members entitled to vote thereat, present in person or represented by proxy, shall be necessary and sufficient to constitute a quorum for the transaction of business. If, however, such quorum shall not be present or represented at any meeting of the members, the members entitled to vote thereat, present in person or represented by proxy, shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until the quorum shall be present or represented. At any such adjourned meeting at which a quorum shall be present or represented any business may be transacted which might have been transacted at the meeting in accordance with the original notice. If the adjournment is for more than ten days, or if after the adjournment a new record date is fixed for the adjourned meeting, a notice of the adjourned meeting shall be given to each member of record entitled to vote at the meeting.

Section 9. When a quorum is present or represented at any meeting, the vote of a majority of the members having voting power present in person or represented by proxy shall decide any question brought before such meeting, unless the question is one upon which by express provision of statute or of the articles of organization or of these by-laws a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. At each meeting of the members, each member shall, unless otherwise provided by the articles of organization, be entitled to one vote. Such vote may be exercised in person or by proxy for, but no proxy shall be voted after three years from its date, unless the proxy provides for a longer period.

Section 11. Whenever the vote of members at a meeting thereof is required or permitted to be taken for or in connection with any corporate action, whether by any provision of statute or of the articles of organization or otherwise, the meeting and vote of members may be dispensed with if all of the members who would have been entitled to vote upon the action if such meeting were held shall consent in writing to the taking of such corporate action.

ARTICLE IV

BOARD OF DIRECTORS

Section 1. The Board of Directors shall consist of such number, not less than three, as may be fixed by the Incorporators or members; except that whenever there shall be only two members the number of directors shall not be less than two and whenever there shall be only one member the number of directors shall not be less than one.

Section 2. Directors shall, except as otherwise required or provided by statute or by the articles of organization, be elected by a majority of the votes cast at a meeting of the members entitled to vote in the election.

Section 3. Any director may resign at any time by giving written notice to the President or the Clerk. The resignation of any director shall take effect at the time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 4. Any director may be removed, either with or without cause, at any time by the affirmative vote of the members entitled to vote in the election of directors, at a special meeting of the members called for the purpose; and the vacancy in the Board of Directors caused by any such removal may be filled by the members as set forth in Section 2 of this Article at such meeting.

Section 5. Vacancies and newly created directorships resulting from any increase in the authorized number of directors may be filled by a majority of the members entitled to vote in the election of directors, at a regular or special meeting of the members called for that purpose.

Section 6. After each annual election of directors and on the same day, the Board of Directors may meet for the purpose of organization, the election of officers and the transaction of other business at the place where regular meetings of the Board of Directors are held. Notice of such meeting need not be given. Such meeting may be held at any other time or place which shall be specified in a notice given as hereinafter provided for special meetings of the Board of Directors or in a consent and waiver of notice thereof signed by all the directors.

Section 7. Regular meetings of the Board of Directors may be held at such places and at such times as the Board shall by resolution determine. If any day fixed for a regular meeting shall be a legal holiday at the place where the meeting is to be held, then the meeting which would otherwise be held on that day shall be held at such place at the same hour and on the next succeeding business day not a legal holiday. Notice of regular meetings need not be given.

Section 8. Special meetings of the Board of Directors shall be held whenever called by the President or the Clerk or any two of the directors. Notice of each such meeting shall be mailed to each director, addressed to him at his residence or usual place of business, at least five days before the day on which the meeting is to be held, or shall be sent to him by telegram, cable or wireless so addressed, or shall be delivered personally or by telephone, at least 24 hours before the time the meeting is to be held. Each such notice shall state the time and place of the meeting but need not state the purposes thereof, except as otherwise provided by statute or by these by-laws. Notice of any meeting of the board need not be given to any director who shall be present at such meeting; and any meeting of the board shall be a legal meeting without any notice thereof having been given, if all of the directors then in office shall be present thereat.

Section 9. Except as otherwise provided by statute, or by these by-laws, a majority of the directors then in office shall be required to constitute a quorum for the transaction of business at any meeting, and the affirmative vote of a majority of the directors present at the meeting shall be necessary for the adoption of any resolution or the taking of any other action. In the absence of a quorum, the director or directors present may adjourn any meeting from time to time until a quorum be had. Notice of any such adjourned meeting shall be given to each director in the manner prescribed by these by-laws.

Section 10. Any action required or permitted to be taken at a meeting of the board of directors or of any committee thereof may be taken without a meeting if all members of the board or of such committee, as the case may be, consent thereto in writing and such written consent is filed with the minutes or proceedings of the board or such committee.

Section 11. Directors, as such, shall not receive any stated salary for their services, but by resolution of the Board of Directors a fixed sum and expenses of attendance, if any, may be allowed for attendance at each regular and special meeting of the board or of any committee thereof. Nothing herein contained shall be construed so as to preclude any director from serving the corporation in any other capacity, or from serving any of its members, organizations in any capacity, and receiving compensation therefor.

Section 12. The Board of Directors, by resolution passed by a majority of the whole board, may designate one or more committees, each committee to consist of two or more of the directors of the corporation. The board may designate one or more directors as alternate members of any committee, who may replace any absent or disqualified member at any meeting of the committee. Any such committee, to the extent provided in the resolution, shall have and may exercise the powers of the Board of Directors in the management of the business and affairs of the

corporation, and may authorize the seal of the corporation to be affixed to all papers which may require it; provided, however, that in the absence or disqualification of any member of such committee or committees, the member or members thereof present at any meeting and not disqualified from voting, whether or not he or they constitute a quorum, may unanimously appoint another member of the Board of Directors to act at the meeting in the place of any such absent or disqualified member. Such committee or committee shall have such name or names as may be determined from time to time by resolution adopted by the Board of Directors.

Section 13. Each committee shall keep regular minutes of its meetings and report the same to the Board of Directors when required.

ARTICLE V

NOTICES

Section 1. Except as otherwise explicitly set forth in any particular provision of the articles of organization or of these by-laws, whenever under the provisions of the articles of organization or of these by-laws, notice is required to be given to any director or member, it shall not be necessary that personal notice be given, and such notice may be given in writing, by mail, addressed to such director or member, at his address as it appears on the records of the corporation, with postage thereon prepaid, and such notice shall be deemed to be given at the time when the same shall be deposited in the United States mail. Notice to directors may also be given by telegraph, cable or wireless, and such notice shall be deemed to be given when the same shall be filed, or in person or by telephone, and such notice shall be deemed to be given when the same shall be delivered.

Section 2. Whenever any notice is required to be given under the provisions of the articles of organization or of these by-laws, a waiver thereof in writing, signed by the person or persons entitled to said notice, whether before or after the time stated therein, shall be deemed equivalent thereto.

ARTICLE VI

OFFICERS

Section 1. The officers of the corporation shall be a President, a Clerk, a Treasurer, and such other officers as may be appointed by the Incorporators or the Board of Directors in accordance with Section 3 of this Article. Any two or more offices may be held by the same person.

Section 2. The offices shall be elected annually by the Board of Directors, and except in the case of officers appointed in accordance with the provisions of Section 3 of this Article, each shall hold office until the next annual election of officers and until his successor shall have been elected and qualified, unless his death, resignation or removal from office, in the manner hereinafter provided, shall earlier occur.

Section 3. In addition to the officers named in Section 1 of this Article, the corporation may have such other officers and agents as may be deemed necessary by the Incorporators or the Board of Directors. Such other officers and agents shall be appointed in such manner, have such duties and hold their offices for such terms, as may be determined by resolution of the Board of Directors.

Section 4. Any officer may resign at any time by giving written notice of his resignation to the Board of Directors, to the President or to the Secretary. Any such resignation shall take effect at the time specified therein; and, unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective.

Section 5. Any officer may be removed, either with or without cause, by action of the directors.

Section 6. A vacancy in any office because of death, resignation, removal or any other cause shall be filled for the unexpired portion of the term in the manner prescribed in these by-laws for election or appointment to such office.

Section 7. The President shall have direct charge of the business of the corporation, subject to the general control of the Board of Directors, and shall be the chief executive officer of the corporation.

Section 8. In the event of the absence or disability of the President, the Vice President, if any, or, in case there shall be more than one Vice President, the Vice President designated for this purpose by the Board of Directors, shall perform all of the duties of the President, and when so acting, shall have all the powers of, and be subject to all the restrictions upon, the President. Except where by law the signature of the President is required, each of the Vice Presidents shall possess the same power as the President to sign all certificates, contracts, obligations and other instruments of the corporation. Any Vice President shall perform such other duties and may exercise such other powers as from time to time may be assigned to him by these by-laws or by the Board of Directors or by the President.

Section 9. The Clerk of the corporation, if present, shall act as secretary of, and keep the minutes of, all the proceedings of the meeting of the members and of the Board

of Directors and of any committee of the Board of Directors in one or more books to be kept for that purpose; shall perform such other duties as shall be assigned to him by the President or the Board of Directors; and, in general, shall perform all duties incident to the office of Clerk.

Section 10. If required by the Board of Directors, the Treasurer shall give a bond for the faithful discharge of his duties, in such sum and with such surety or sureties as the Board of Directors shall determine. The Treasurer shall keep or cause to be kept full and accurate records of all receipts and disbursements in the books of the corporation and shall have the care and custody of all funds and securities of the corporation. He shall disburse the funds of the corporation as may be ordered by the Board of Directors, shall render to the President and directors, whenever they request it, an account of all of his transactions as Treasurer and shall perform such other duties as may be assigned to him by the President or the Board of Directors; and, in general, shall perform all duties incident to the office of the Treasurer.

Section 11. The salaries of the officers shall be fixed from time to time by the Board of Directors. Nothing contained herein shall preclude any officer from serving the corporation in any other capacity, including that of director, or from serving any of its members or affiliated organizations in any capacity, and receiving a proper compensation therefor.

ARTICLE VII

CONTRACTS, LOANS, CHECKS, DEPOSITS, ETC.

Section 1. All contracts and agreements authorized by the Board of Directors, and all checks, drafts, bills of exchange or other orders for the payment of money, issued in the name of the corporation, shall be signed by such person or persons and in such manner as may from time to time be designated by the Board of Directors, which designation may be general or confined to specific instances; and unless so designated by the Board of Directors or in these by-laws, no officer, agent or employee shall have any power or authority to bind the corporation by any contract or engagement or to pledge its credit or to render it liable for any purpose or for any amount.

Section 2. No loan shall be contracted on behalf of the corporation, and no evidence of indebtedness shall be issued in its name, unless authorized by the Board of Directors. Such authorization may be general or confined to specific instances. Loans so authorized by the Board of Directors may be effected at any time for the corporation from any bank, trust company or other institution, or from any firm, corporation or individual. All bonds, indebtedness of the corporation issued for such loans shall be made, executed and delivered as the Board of Directors shall authorize. When so authorized by the board of Directors

any part of or all the properties, including contract rights, assets, business or good will of the corporation, whether then owned or thereafter acquired, may be mortgages, pledged, hypothecated or conveyed or assigned in trust as security for the payment of such bonds, debentures, notes and other obligations or evidences of indebtedness of the corporation, and of the interest thereon, by instruments executed and delivered in the name of the corporation.

Section 3. All funds of the corporation not otherwise employed shall be deposited from time to time to the credit of the corporation in such banks, trust companies or other depositories as the Board of Directors may select. The Board of Directors may make such special rules and regulations with respect to such bank accounts, not inconsistent with the provisions of these by-laws, as it may deem expedient. For the purpose of the deposit and for the purpose of collection for the account of the corporation, checks, drafts and other orders for the payment of money which are payable to the order of the corporation shall be endorsed, assigned and delivered by such person or persons and in such manner as may from time to time be designated by the Board of Directors.

Section 4. Unless otherwise provided by resolution adopted by the Board of Directors, the President or any Vice President may from time to time appoint an attorney or attorneys, or an agent or agents, to exercise in the name and on behalf of the corporation the powers and rights which the corporation may have as the holder of stock or other securities in any other corporation to vote or to consent in respect of such stock or other securities; and the President or any Vice President may instruct the person or persons so appointed as to the manner of exercising such powers and rights and the President or any Vice President may execute or cause to be executed in the name and on behalf of the corporation and under its corporate seal, or otherwise, all such written proxies, powers of attorney or other written instruments as he may deem necessary in order that the corporation may exercise such powers and rights.

ARTICLE VIII

PROHIBITION AGAINST SHARING IN CORPORATE EARNINGS

Section 1. No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to, its members, directors, officers, or other private persons; except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in the Articles of Organization of the Corporation. No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate

or intervene (including the publishing or distribution of statements) in any political campaign on behalf of any candidate for public office.

Section 2. Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the Corporation, dispose of all of the assets of the Corporation exclusively for the purposes of those organizations organized and operated exclusively for charitable, educational, religious, or scientific purposes as shall at the time qualify as exempt organizations under Section 501(c)(3) of the Internal Revenue Code of 1954 (or the corresponding provision of any future United States Internal Revenue Law), as the Board of Directors shall determine. Any such assets not so disposed of shall be disposed of by the Supreme Judicial Court of Massachusetts exclusively for such purposes or for the use of organizations which said Court shall determine to be organized and operated exclusively for such purposes.

ARTICLE IX

INVESTMENTS

Section 1. The Corporation shall have the right to retain all or any part of any securities or property acquired by it in whatever manner, and to invest and reinvest any funds held by it, according to the judgment of the Board of Directors, without being restricted to the class of investments which a trustee is or may hereafter be permitted by law to make or any similar restriction, provided, however, that no action shall be taken by or on behalf of the Corporation if such action is a prohibited transaction or would result in the denial of the tax exemption under Section 503 or Section 507 of the Internal Revenue Code or the corresponding provisions of any subsequent federal income tax laws.

ARTICLE X

EXEMPT ACTIVITIES

Section 1. Notwithstanding any other provision of these By-Laws, no member, director, officer, employee, or representative of this Corporation shall take any action or carry on any activity by or on behalf of the Corporation not permitted to be taken or carried on by an organization exempt under Section 501(c)(3) of the Internal Revenue Code and the Regulations promulgated thereunder, or by an organization contributions to which are deductible under Section 170(c)(2) of such Code and Regulations, or under the corresponding provisions of any subsequent federal income tax laws and regulations.

ARTICLE XI

GENERAL PROVISIONS

Section 1. The fiscal year of the corporation shall be fixed by resolution of the Board of Directors.

Section 2. The corporate seal shall have inscribed thereon the name of the corporation and the year of its organization and such other words or inscription as the Board of Directors may determine. The seal may be used by causing it or a facsimile thereof to be impressed or affixed or reproduced or otherwise.

ARTICLE XII

AMENDMENTS

Section 1. These by-laws may be amended or repealed at any regular or special meeting of the members if notice of the proposed amendment or repeal be stated in the notice of such meeting. The Board of Directors may also make, amend or repeal these by-laws in whole or in part, except for any provision hereof with respect to which action by the members is required by law, the Articles of Organization or these by-laws. Not later than the time of giving notice of the meeting of members next following the making, amending or repealing by the Board of Directors of any by-law, notice thereof stating the substance of such change shall be given to all members entitled to vote on amending the by-laws. Any by-law adopted by the Board of Directors may be amended or repealed by the members.

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BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY, INC.
INITIAL ACTION OF INCORPORATOR
BY WRITTEN CONSENT

JULY 1, 1985

The undersigned, being the sole incorporator of Bricklayers and Laborers Non-Profit Housing Company, Inc., acting pursuant to General Laws Chapter 180, Section 3, does hereby adopt the following votes and take the following action by written consent:

VOTED: That By-Laws in the form in which attached hereto be, and the same hereby are, adopted as the By-Laws of the Corporation.

VOTED: That the number of directors of this corporation be fixed at seven (7) and that a Board of Directors be elected.

VOTED: That the following persons be, and hereby are, elected directors of this corporation, to serve in such capacity until the next annual meeting of stockholders and until their successors are elected and qualified or until their earlier resignation or removal:

Paul McNally
James Merloni, Sr.
Patrick Walsh
Thomas J. McIntyre
Charles Raso
Donald Bertochi
J. Michael Hughes

VOTED: That a President, Treasurer, Clerk and Vice President be elected; and accordingly that the following persons be, and hereby are, elected to the offices indicated, each to serve in such capacity at the pleasure of the Board of Directors:

President:	Thomas J. McIntyre
Treasurer:	Patrick Walsh
Clerk:	Charles Raso
Vice President:	James Merloni, Sr.

VOTED: That each of the following persons be, and he is hereby, elected a member of the Corporation:

Paul McNally
James Merloni, Sr.
Patrick Walsh
Thomas J. McIntyre
Charles Raso
Donald Bertochi

VOTED: That Articles of Organization of this corporation, in the form attached hereto, be adopted and executed by the sole incorporator of this corporation, and submitted to the Secretary of the Commonwealth for approval and filing.

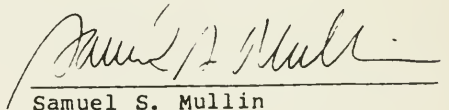
VOTED: That the Clerk of the corporation be, and he hereby is, authorized and directed to obtain the necessary corporate books, stationery, records, ledgers and other items for the business of the corporation.

VOTED: That the initial post office address of the principal office of the corporation in Massachusetts be, and it hereby is, established at 550 Medford Street, Charlestown, Massachusetts 02129.

VOTED: That, until otherwise determined by the Board of Directors, the fiscal year of the corporation be the period of twelve calendar months ending on December 31 in each year.

VOTED: That the officers of the corporation be, and they are hereby, authorized and directed to do or cause to be done such acts or things as they, or any of them, may deem necessary or advisable to complete the organization of the corporation and to commence the carrying on of its business, including but not limited to the execution of all papers or documents related thereto and the payment of all expenses, including legal fees, organization fees and corporate costs.

The undersigned directs that this written action take effect as of the date first above written and that it be filed with the records of the corporation.



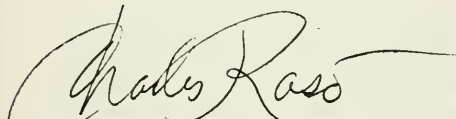
Samuel S. Mullin
Incorporator

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INCUMBENCY CERTIFICATE

The undersigned, who is an officer, of the Bricklayers & Laborers
Non-Profit Housing Co., Inc., hereby
(Name of Sponsor or Owner Corporation, as appropriate)
certifies that the following listing of Officers and Directors
constitutes all duly qualified and sitting Officers and Directors
of the Bricklayers & Laborers Non-Profit Housing Co., Inc.
(Name of Sponsor or Owner Corporation, as appropriate)
as of _____.
(Date)

<u>Name/Title</u>	<u>Beginning</u> <u>Date of Term</u>	<u>Length of</u> <u>Term</u>
<u>Thomas McIntyre, President</u>	<u>July 1991</u>	<u>1 Year</u>
<u>patrick Walsh, Treasurer</u>	<u>July 1991</u>	<u>1 Year</u>
<u>Charles Raso, Clerk</u>	<u>July 1991</u>	<u>1 Year</u>
<u>Paul McNally, Vice President</u>	<u>July 1991</u>	<u>1 Year</u>
<u>James Merloni</u>	<u>July 1991</u>	<u>1 Year</u>
<u>Donald Bertocchi</u>	<u>July 1991</u>	<u>1 Year</u>
_____	_____	_____


Charles Raso, Clerk
Bricklayers & Laborers Non-Profit Housing Co., Inc.

(Signature and title of certifying official)

Internal Revenue Service

Department of the Treasury

35 Tillary St., Brooklyn, N.Y. 11201

District
Director

Date: JUN 08 1987

Bricklayers And Laborers
Non-Profit Housing Company, Inc.
2 Park Plaza - Room 312
Boston, MA 02116

Employer Identification Number:
04-2326895
Accounting Period Ending:
June 30th
Foundation Status Classification:
509(a)(1)
Advance Ruling Period Ends:
June 30, 1991
Person to Contact:
F. Hymowitz
Contact Telephone Number:
(718) 780-6160

Dear Taxpayer:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.

Because you are a newly created organization, we are not now making a final determination of your foundation status under section 509(a) of the Code. However, we have determined that you can reasonably be expected to be a publicly supported organization described in section(s) 509(a)(1) & 170(b)(1)(A)(vi).

Accordingly, you will be treated as a publicly supported organization, and not as a private foundation, during an advance ruling period. This advance ruling period begins on the date of your inception and ends on the date shown above.

Within 90 days after the end of your advance ruling period, you must submit to us information needed to determine whether you have met the requirements of the applicable support test during the advance ruling period. If you establish that you have been a publicly supported organization, you will be classified as a section 509(a)(1) or 509(a)(2) organization as long as you continue to meet the requirements of the applicable support test. If you do not meet the public support requirements during the advance ruling period, you will be classified as a private foundation for further periods. Also, if you are classified as a private foundation, you will be treated as a private foundation from the date of your inception for purposes of sections 507(d) and 4940.

Letter 1045(FC)(6-77)

Grantors and donors may rely on the determination that you are not a private foundation until 90 days after the end of your advance ruling period. If you submit the required information within 90 days, grantors and donors may continue to rely on the advance determination until the Service makes a final determination of your foundation status. However, if notice that you will no longer be treated as a section 170(b)(1)(A)(vi) organization is published in the Internal Revenue Bulletin, grantors and donors may not rely on this determination after the date of such publication. Also, a grantor or donor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act that resulted in your loss of section 170(b)(1)(A)(vi) status, or acquired knowledge that the Internal Revenue Service has given notice that you would be removed from classification as a section 170(b)(1)(A)(vi) organization.

If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status. Also, you should inform us of all changes in your name or address.

Beginning January 1, 1984, unless specifically excepted, you must pay taxes under the Federal Insurance Contributions Act (social security taxes) for each employee who is paid \$100 or more in a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, you are not automatically exempt from other Federal excise taxes. If you have any questions about excise, employment, or other Federal taxes, please let us know.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

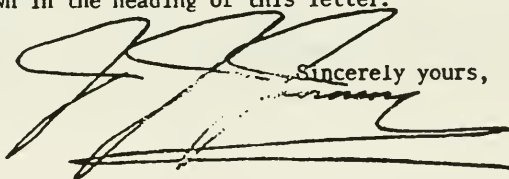
You are required to file Form 990, Return of Organization Exempt from Income Tax, only if your gross receipts each year are normally more than \$10,000*, or \$25,000 for years ended on or after December 31, 1982. If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. The law imposes a penalty of \$10 a day, up to a maximum of \$5,000, when a return is filed late, unless there is reasonable cause for the delay.

You are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T. In this letter, we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You need an employer identification number even if you have no employees. If an employer identification number was not entered on your application, a number will be assigned to you and you will be advised of it. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

District Director

cc: Valerie Swett
c/o Deutsch, Williams, Brooks, DePensis,
Holland & Drachman, P.C.
1 Liberty Square
Boston, MA 02109

The attached is an integral part of this determination letter.

* For tax years ending on and after December 31, 1982, organizations whose gross receipts are not normally more than \$25,000 are excused from filing Form 990. For guidance in determining if your gross receipts are "normally" not more than the \$25,000 limit, see the instructions for the Form 990.

Bricklayers And Laborers Non-Profit Housing
Company, Inc.

Your application for recognition of exemption was not received within 15 months from the end of the month in which you were formed, as required by section 508(a) of the Internal Revenue Code and section 1.508-1(a)(2) of the Income Tax Regulations. Consequently, your tax-exempt status becomes effective on February 27, 1987, which is the date your application was received by the Internal Revenue Service.

Contributions given to your organization prior to February 27, 1987 are not deductible under section 170 of the Internal Revenue Code.

You have agreed on your application for exemption under 501(c)(3) of the Internal Revenue Code that your exemption is effective February 27, 1987, the date of your completed application was filed.

However, if you wish to be recognized exempt from Federal income tax for the period covering July 3, 1985 through February 26, 1987, you may do so by applying on Form 1024 under section 501(c)(4) of the Internal Revenue Code and returning the completed application to this office.

Enclosure: Form 872-C.

For 5071

Form 872-C (Rev. March 1986)	Department of the Treasury—Internal Revenue Service	OMB No. 1545-0056 Expires 3-31-89
	Consent Fixing Period of Limitation Upon Assessment of Tax Under Section 4940 of the Internal Revenue Code (See Form 1023 Instructions for Part IV, line 3.)	To be used with Form 1023. Submit in duplicate.

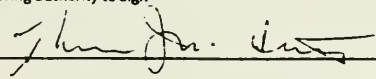
Under section 6501(c)(4) of the Internal Revenue Code, and as part of a request filed with Form 1023 that the organization named below be treated as a publicly supported organization under section 170(b)(1)(A)(vi) or section 509(a)(2) during an advance ruling period,

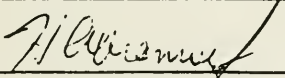
Bricklayers and Laborers Non-Profit Housing Company, Inc. (Exact legal name of organization)	} and the	District Director of Internal Revenue
2 Park Plaza, Room 312, Boston, MA 02116		
(Number, street, city or town, state, and ZIP code)		

Consent and agree that the period for assessing tax (imposed under section 4940 of the Code) for any of the 5 tax years in the advance ruling period will extend 8 years, 4 months, and 15 days beyond the end of the first tax year.

However, if a notice of deficiency in tax for any of these years is sent to the organization before the period expires, then the time for making an assessment will be further extended by the number of days the assessment is prohibited, plus 60 days.

Ending date of first tax year June 30, 1987

Name of organization Bricklayers and Laborers Non-Profit Housing Co., Inc	Date 5/6/87
Officer or trustee having authority to sign Signature  Thomas J. McIntyre, President	
District Director /s/ JOHN J. JENNINGS	Date 5/24/87

By 



The Commonwealth of Massachusetts
Department of Revenue
Leverett Saltonstall Building
100 Cambridge Street, Boston 02204

STEPHEN W. KIDDER
COMMISSIONER

AUGUSTINE V. RANCATORE
CHIEF OF BUREAU

Bricklayers and Laborers Non-Profit
Housing Company, Inc.
2 Park Plaza- Room 312
Boston Ma. 02116

DATE: August 8, 1988

FID: 222815998

ORGANIZATION DATE: July 1, 1985

RE: APPROVAL

Dear Taxpayer:

Our records indicate that the above-named corporation was organized pursuant to Massachusetts General Laws, Chapter 180 as a non-profit, domestic corporation.

The above-named corporation has been approved to be exempt from Massachusetts corporate excise tax under the provisions of Massachusetts General Laws, Chapter 63, Section 30, subsection 1, and is therefore not required to file Form 355A, Domestic Business or Manufacturing Corporation Excise Return.

Very truly yours,
Determination Bureau
Non-Profit Corporation Unit
(617)727-0856

SPONSOR'S CONFLICT OF INTEREST RESOLUTION

TO: The Secretary of Housing and Urban Development

SUBJECT: Section 202 Program - Application for Fund Reservation

Sponsor: Bricklayers & Laborers Non-Profit Housing, Co.

Project Location: Building 104, Charlestown Navy Yard

Boston, MA

WHEREAS, Section 202 of the Housing Act of 1959, as amended, authorizes the making of capital advances for housing for the elderly to private, nonprofit corporations, no part of the net earnings of which inure to the benefit of any member, founder, contributor or individual;

WHEREAS, HUD has implemented this statutory requirement by promulgating a regulation providing that the Sponsor may not be controlled by or under the direction of persons or firms seeking to derive profit or gain therefrom. The regulation also prohibits any officer or director of the Sponsor from having any financial interest in any contract in connection with the rendition of services, the provision of goods or supplies, procurement of furnishings or equipment, construction of the project, procurement of the site or any other matters whatsoever, except with respect to management contracts entered into by the Owner with the Sponsor or its nonprofit affiliate.

WHEREAS, HUD has determined that assurance of compliance with this prohibition can best be obtained by requiring that all officers and directors of the Sponsor certify that they do not have and will not have during their term of office, any prohibited financial interest.

WHEREAS, because of the time constraints imposed under the application process and difficulties in meeting these deadlines caused by such factors as large boards and unavailability of officers and directors of the board, some prospective Sponsors have been unable or experienced hardship in obtaining all of the required certifications for submission with the applications for fund reservation.

WHEREAS, HUD is willing to defer submission of the required Sponsors' Conflict of Interest and Disclosure Certifications until the submission of the conditional commitment applications by those Owners for which fund reservations were approved, if such certifications are provided by all officers and directors of

the Sponsor duly qualified and serving in these capacities from the date of the Sponsor's fund reservation application to the date on which the certifications are submitted.

NOW, THEREFORE, in order to induce HUD to forego requiring submission of the Conflict of Interest and Disclosure Certifications until after projects have been selected and fund reservations granted, it is hereby resolved and agreed by the Board of Directors of the Sponsor:

1. That it will submit an Incumbency Certificate, in a form prescribed by HUD, listing all officers and directors of the Sponsor duly qualified and sitting as of the date of submission of its application, together with the dates of commencement of their respective terms of office and the length of such terms of office. Additionally, it will provide an updated Incumbency Certificate showing all changes in incumbency for submission with the Owner's Conditional Commitment Application, initial closing and final closing.

2. That no officer or director of the Sponsor has or will be permitted to have any prohibited interest which would prevent him or her from signing the required Conflict of Interest and Disclosure Certification.

3. That the fund reservation will be subject to cancellation by HUD if the officers or directors of either the Sponsor or the Owner fail to submit Conflict of Interest and Disclosure Certifications duly executed by each and all of their respective officers and directors.

4. That no HUD capital advance funds or project operating funds will be expended on account of any contract or arrangement where a conflict of interest is determined to exist, and the Sponsor shall be responsible for the payment of any and all obligations involving its officers and directors.

5. That should any contract or arrangement entered into by the Owner be determined by HUD to involve a conflict of interest, involving either the Sponsor's or Owner's officers or directors, the Sponsor will exercise its best efforts to cause the Owner to promptly cancel or terminate such contract or arrangement at HUD's request.

Adopted and approved by the Board of Directors of the
Sponsor on the 23 date of Sept, 1991.

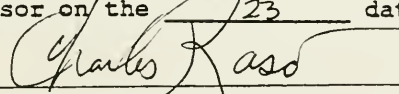

Charles Raso, Clerk
Bricklayers & Laborers Non-Profit Housing Co.

EXHIBIT 4

EVIDENCE THAT CO-SPONSORS
HAVE LEGAL AUTHORITY TO SPONSOR PROJECT
AND
WILLINGNESS TO FORM A NON-PROFIT OWNER CORPORATION

This exhibit contains a certification that that the Bricklayers & Laborers Charlestown Non-Profit Development Corporation will form an Owner Corporation within the guidelines set by HUD for the Section 202 Program.



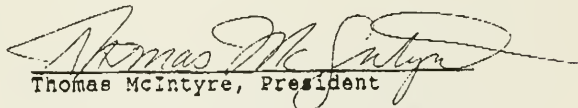
EXHIBIT 4

EVIDENCE THAT CO-SPONSORS
HAVE LEGAL AUTHORITY TO SPONSOR PROJECT
AND
WILLINGNESS TO FORM A NON-PROFIT OWNER CORPORATION

On behalf of the Co-Sponsors, I hereby certify that:

1. Upon receipt of a Fund Reservation from HUD, the Co-Sponsor, the Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC) will form an Owner Corporation within the guidelines set by HUD for projects funded under the Section 202 Program.
2. This Section 202 Owner Corporation will request a capital advance from HUD as appropriate.
3. BLCNPDC has the necessary legal authority to sponsor the project and to assist the Owner to finance, acquire, construct, and maintain the project. This authority is based on the Articles of Incorporation and By-Laws of BLCNPDC.
4. BLCNPDC will provide sufficient resources to the Owner to ensure the development of the long-term operation of this project.

September 25 , 1991


Thomas McIntyre, President

Bricklayers & Laborers Charlestown
Non-Profit Development Corp.
(BLCNPDC)

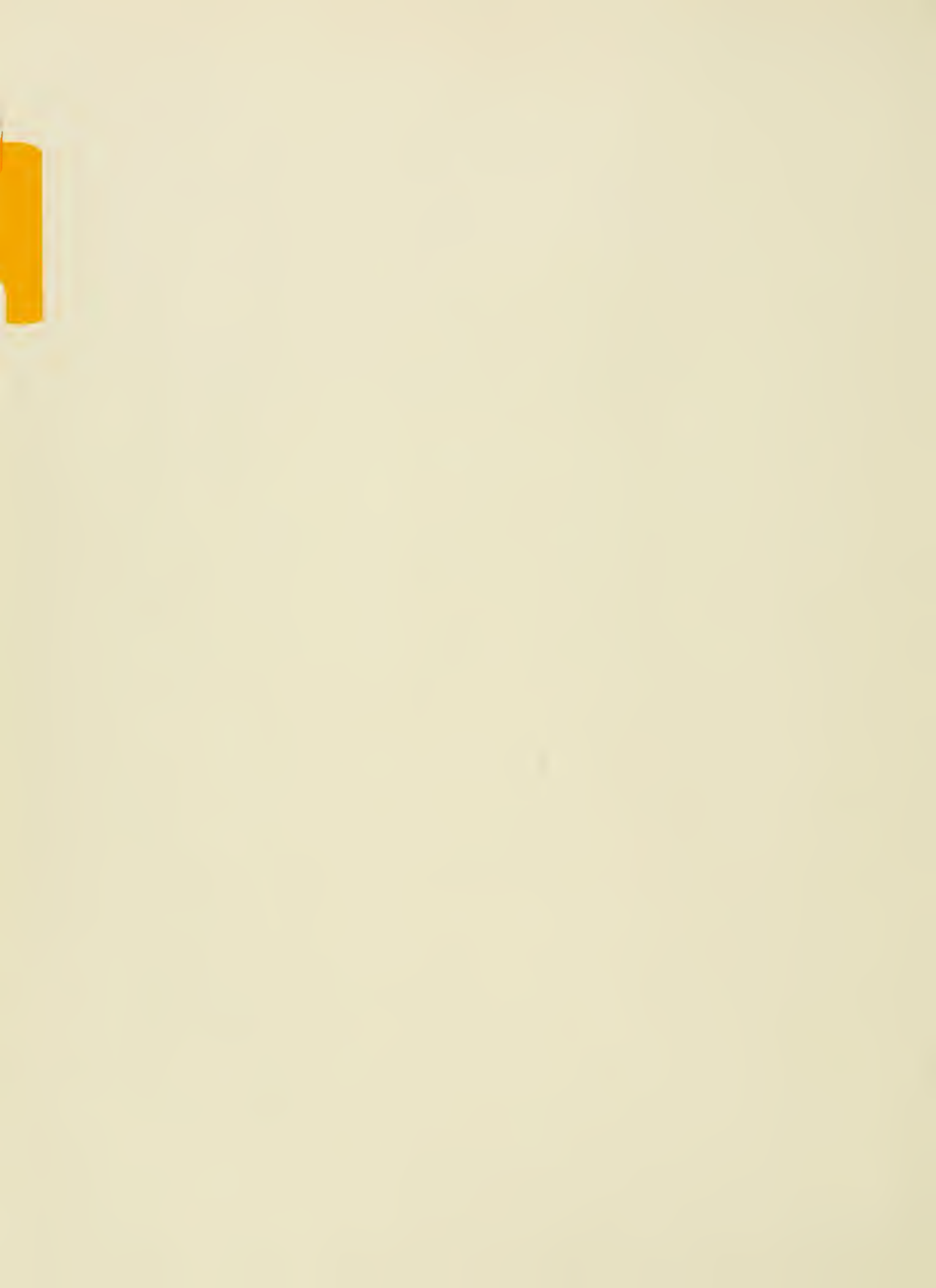


EXHIBIT 5

COMMUNITY BASE STATEMENT

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was established in 1990 as an affiliate of the Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC) for the specific purpose of creating the proposed elderly housing development in Building 104 of the Charlestown Navy Yard. In this capacity the BLCNPDC will act at the lead sponsor of the project with BLNPHC acting as the Co-Sponsor.

The Bricklayers & Laborers Non-Profit Housing Company, Inc. has successfully developed three housing condominium complexes for low and moderate income people in three different neighborhoods within the City of Boston over the past several years. In each development BLNPHC made significant efforts to work cooperatively with the local communities involved and to attract buyers from racial and ethnic minorities.

Both Co-Sponsors are equal opportunity employers with established policies and practices to hire and contract for services without regard race, color, sex, age, creed, or national origin.

In the course of constructing the above noted affordable housing developments BLNPHC made special efforts to reach out to minority laborers contractors to perform construction work as follows:

- . BLNPHC has worked with contractors to ensure compliance with the Boston Resident Jobs Policy, which calls for participation in the construction work force of 50% residents, 25% minorities and 10% women.
- . BLNPHC has also worked with the Office of Contract Compliance of the City of Boston to increase the number of construction contracts being given to minority firms.
- . Thomas McIntyre, President of both the BLCNPDC and the BLNPHC has been a member of the Boston Employment Commission since its inception. This Commission oversees compliance with the Boston Jobs Policy.

In marketing the affordable condominium units it has developed in Mission Hill, Charlestown and South Boston, BLNPHC made a special effort to reach out to minorities to ensure that they were made aware of and encouraged to purchase the condominium units offered at all three locations as follows:

- . BLNPHC has worked closely with the Boston Redevelopment Authority and the City of Boston Fair Housing Commission to develop aggressive affirmative marketing plans for all of its projects.

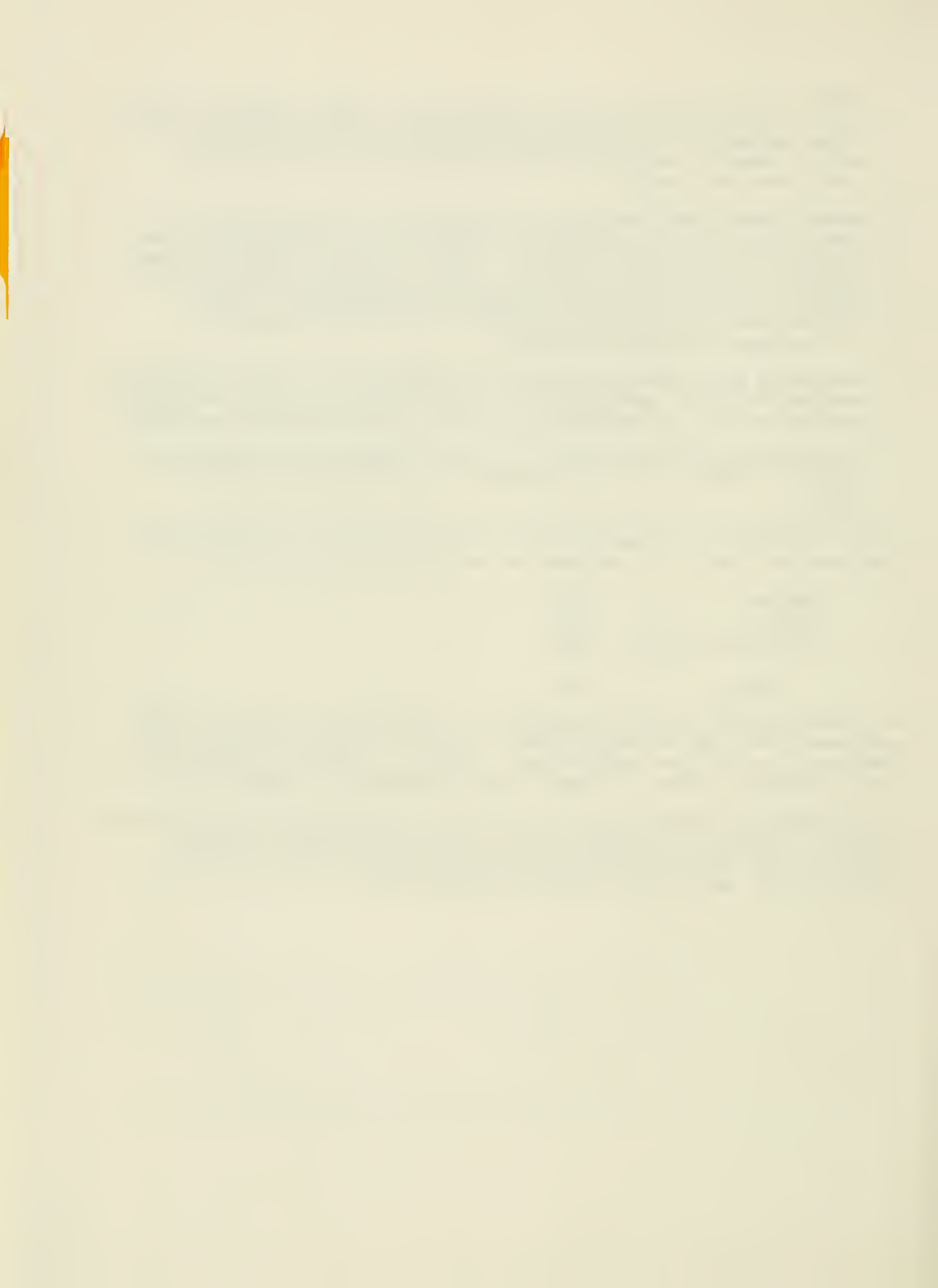
- . BLNPHC has advertised, not only in major media outlets, but also in minority owned and/or operated media including the Bay State Banner, El Mundo, Greater Roxbury News and Sing Tao. Advertisements were translated into Spanish and Chinese to facilitate outreach.
- . BLNPHC made concerted efforts to reach out to over 150 community agencies representing ethnic and racial minorities throughout the City of Boston. These efforts, which included letters, phone calls, luncheons, meetings and bus tours, sought to acquaint minority community leaders with the developments in order to maximize minority participation in the buyer selection process.
- . Workshops were held in minority communities to brief community residents on the opportunities to participate in the selection process as well as education on first time homebuyer programs.
- . Leaflets were distributed at the BRA neighborhood offices in minority communities to encourage eligible individuals to apply.

The following is a summary of the three projects developed thus far showing results in attracting racial/ethnic minorities:

White	94
Black	38
Other Minorities	<u>89</u>
Total	221

As indicated by the above figures, of the condo units built and made available for sale by BLNPHC thus far, more than half have been sold to, or are occupied by, Blacks or persons representing other minority groups. Please see attachment to EXHIBIT 5.

The proposed project at Building 104 of the Charlestown Navy Yard has the support of neighborhood residents and groups, public officials and agencies as evidenced by the following letters, news articles and other supporting documents.



ATTACHMENT TO EXHIBIT 5

SUMMARY OF BLNPHC DEVELOPMENTS

BACK OF THE HILL TOWNHOUSES, MISSION HILL, MA

The Back of the Hill Townhouses in the Mission Hill section of Boston was developed by the BLNPHC at a cost of \$22.5 million. It is new construction consisting of 165 units of mixed income condominiums on an 11.5 acre site. Buyers of the units have reflected the diverse income as well as racial and ethnic population mix of the Mission Hill neighborhood as follows:

. Low Income Units (Boston Housing Authority) 16 Units

To date all units sold to the BHA have been made available to minority tenants.

. Low Income (80% of Median Income) 33 Units

Of these units 73% were sold to buyers from a mix of minority groups including Blacks, Hispanics and Asians.

. Moderate Income (115% of Median Income) 58 Units

Of these units 71% were sold to buyers from a mix of minority groups including Blacks, Hispanics and Asians.

. Market Rate 58 Units

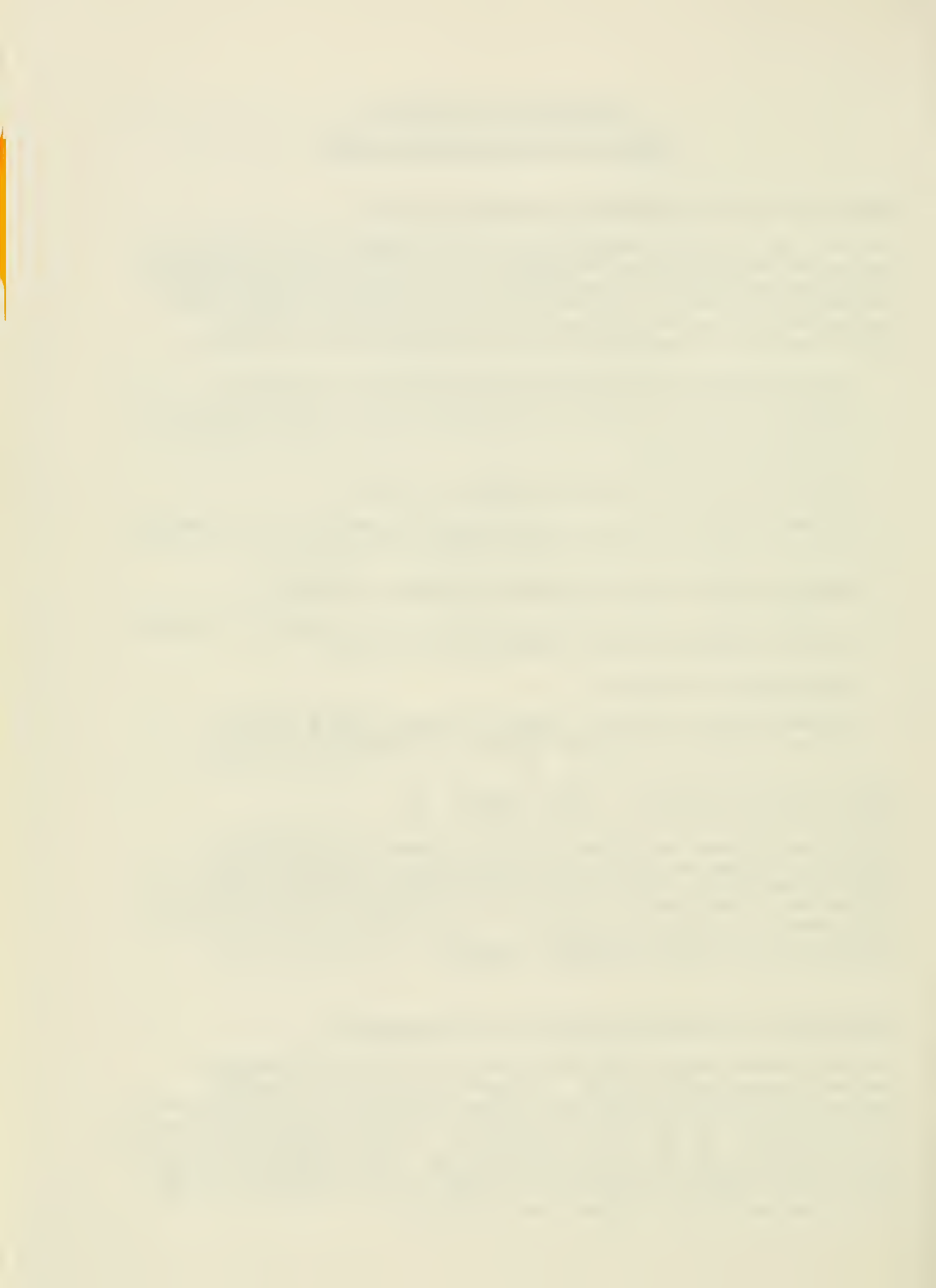
Of these units 60% were sold to buyers from a mix of minority groups including Blacks, Hispanics and Asians.

ANDREW SQUARE ROWHOUSES, SOUTH BOSTON, MA

The Andrew Square Rowhouses in South Boston was designed, developed and marketed by the Bricklayers & Laborers Non-Profit Housing Co. This 18 unit affordable housing condominium complex was developed for first time homebuyers at a total development cost of \$1.4 million. Buyers were from the moderate income (115% of Median Income) segment of the population, seventeen percent of whom were minority.

Charlestown Navy Yard Rowhouses, Charlestown, MA

The Charlestown Navy Yard Rowhouses was the second housing complex developed by BLNPHC. Located within the historic Charlestown Navy Yard the development consists of 50 affordable family housing units and was built at a total development cost of \$5.5 million. Of the units developed, 16 were made available to low income buyers (80% of Median Income). The remaining units were sold to buyers of moderate income (115% of Median Income). Twelve percent of the buyers were minority.





CITY OF BOSTON • MASSACHUSETTS

OFFICE OF THE MAYOR
RAYMOND L. FLYNN

September 18, 1991

Mr. Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the people of Boston, I am pleased to endorse your efforts to obtain HUD funding under the Section 202 Elderly Housing Program to acquire, rehabilitate and convert Building 104 at the Charlestown Navy Yard into 46 units of low income elderly housing.

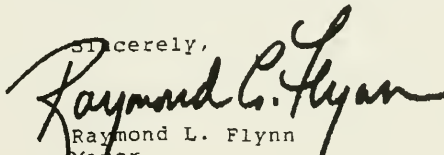
Your proposal to create 46 units of elderly housing under the Section 202 program is consistent with the goals and objectives of the City's Master Plan for the Navy Yard as well as this Administration's goal to increase the number of housing units available to low income elderly.

This development will not only insure the creation of much needed affordable elderly housing but will allow for the preservation of an historic building within an historic site that has been vacant and deteriorating. The design for Building #104 will both enhance the essential form and integrity of this historic building and will also improve the quality of elderly housing in the neighborhood.

The City of Boston has worked successfully with the Bricklayers & Laborers in the development of three homeownership developments for low and moderate income families. We welcome your entry into the elderly rental development field.

Best wishes and good luck in pursuing funding under the Section 202 Program.

Sincerely,


Raymond L. Flynn
Mayor

Charlestown

Neighborhood Council

26 Mt. Vernon Street

Charlestown, MA 02129

April 24, 1990

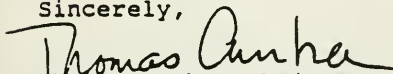
Mr. Tom McIntyre, President
Bricklayers and Laborers Non-profit Hosing
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the Charlestown Neighborhood Council, I am writing to endorse the concept for the redevelopment of Building 104 in the Navy Yard to accommodate forty-six elderly housing units. The redevelopment of Building 104 as elderly housing is in accordance with the Neighborhood Council's approval of the October 1990 Charlestown Navy Yard Master Plan and is in keeping with the 25% affordability guidelines stated therein.

The Charlestown Neighborhood Council is anxious to meet with you to review the budget and final plans for your project.

Sincerely,



Thomas Cunha, Chairman
Housing and Development Committee





Commission on Affairs of the Elderly

RAYMOND L. FLYNN
Mayor

DIANE WATSON
Commissioner

September 20, 1991

Mr. Thomas McIntyre, President
Bricklayers and Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA. 02130

Dear Mr. McIntyre:

The City of Boston Commission on Affairs of the Elderly strongly supports the Bricklayers and Laborers Non-Profit plans to construct 46 units of elderly housing in Building 104 of the Charlestown Navy Yard.

The need for elderly housing is great and with the development of these units, along with providing crucial support programs, will increase the supply of affordable housing for elders in the housing market. The Commission's Housing Unit recently conducted a survey of waiting lists of both public and private senior housing developments in the neighborhood of Charlestown and these statistics reveal a total of 220 applicants on the waiting lists for these apartments. These figures however, don't reflect the number of applicants who have ceased applying to these complexes because of the long waiting lists.

I am committed to meeting the needs and concerns of the elder population in the City of Boston and hope that you are successful in obtaining HUD funding under the Section 202 Elderly Housing Program.

Sincerely,

Diane Watson
Commissioner

BOSTON
REDEVELOPMENT
AUTHORITY

Raymond L. Flynn
Mayor

Stephen Coyle
Director

One City Hall Square
Boston, MA 02201
(617) 722-4300

Mr. Thomas McIntyre, President
Bricklayers and Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the Boston Redevelopment Authority, I am pleased to endorse your efforts to obtain HUD funding under the Section 202 Elderly Housing Program to acquire, rehabilitate and convert Building 104 at the Charlestown Navy Yard into 46 units of low income elderly housing units.

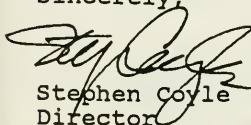
Building 104 is located in a designated Massachusetts Housing Partnership Community and within the "Housing Special Study Area", an area within the Charlestown Navy Yard established by the City of Boston to insure that the development of affordable and elderly housing can be maximized. Your proposal to create 46 elderly units under the HUD Section 202 Program is consistent with the goals and objectives of the City's Master Plan for the Navy Yard, which call for an increase in elderly units.

As an historic building within an historic site, Building 104 must be developed in keeping with historic preservation standards i.e., the Program of Preservation and Utilization which governs the rehabilitation of buildings in the Historic Monument Area of the Navy Yard. Your plans for this new housing will not only enhance the essential form and integrity of this historic property, but will also improve the quality of elderly housing in the neighborhood.

In designating the Bricklayers and Laborers Charlestown Non-Profit Development Corporation to develop the site, the BRA has committed \$428,358 to the project through the City's Linkage Program, to assist with up front cost and anticipated additional costs to comply with historic preservation requirements.

Best wishes and good luck in pursuing funding under the Section 202 Program.

Sincerely,



Stephen Coyle
Director





ADOPTED 7/12/90

RESOLUTION OF THE BOSTON REDEVELOPER AUTHORITY RE: FINAL DESIGNATION OF THE BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. AS REDEVELOPER, AND PROPOSED DISPOSITION OF BUILDING 104 IN THE CHARLESTOWN NAVY YARD, CHARLESTOWN URBAN RENEWAL AREA PROJECT NO. MASS. R-55.

WHEREAS, the Boston Redevelopment Authority, (hereinafter referred to as the "Authority"), has entered into a contract for loans and capital grants with the Federal Government under Title I of the Housing Act of 1949, as amended, which contract provides for financial assistance in the hereinafter identified project; and

WHEREAS,, the Urban Renewal Plan for the Charlestown Urban Renewal Area, Project No. Mass. R-55, (hereinafter referred to as the "Project Area"), has been duly reviewed and approved in full compliance with local, State and Federal law; and

WHEREAS, the Authority is cognizant of the conditions that are imposed in the undertaking and carrying out of urban renewal projects with federal financing assistance under said Title I, including those prohibiting discrimination because of race, color, sex, religion, or national origin; and

WHEREAS, the BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. has expressed an interest in and submitted a satisfactory proposal for the development of Building 104 in the Charlestown Navy Yard; and

WHEREAS, the Authority is cognizant of Chapter 30, Sections 51 through 62H of the Massachusetts General Laws, as amended, with respect to minimizing and preventing damage to the environment; and

NOW, THEREFORE, BE IT RESOLVED BY THE BOSTON REDEVELOPMENT AUTHORITY:

1. That BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. be, and hereby is, Finally Designated as Redeveloper of Building 104 in the Charlestown Navy Yard, Charlestown Urban Renewal Area, subject to:
 - a) Approval by the Authority of the Final Working Drawings and Specifications to be submitted by the BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. for the development of Building 104, and a finding that said drawings conform in all respects to the Urban Renewal Plan for the Project Area; and
 - b) the obtaining of all City, State and Federal applicable approvals, including the relevant guidelines and conditions pursuant to which the New Development Area was transferred to the Authority.

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2. That it is hereby determined that BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. possesses the qualifications and financial resources necessary to acquire and develop the land in accordance with the Urban Renewal Plan for the Project Area.
3. That disposition of said Building 104 by negotiation is the appropriate method of making the property available for redevelopment.
4. That it is hereby found and determined that the proposed development will not result in significant damage to or impairment of the environment and further, that all practical feasible means and measures have been taken and are being utilized to avoid or minimize damage to the environment.
5. That the Director is hereby authorized for and on behalf of the Boston Redevelopment Authority to execute and deliver a Land Disposition Agreement for Building 104 to said BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP., to execute a License for Early Entry, and to execute any and all other documents as may be necessary to effectuate the development of the property, said documents to be in the Authority's usual form.
6. That the Secretary is hereby authorized and directed to publish notice of the proposed disposal transaction in accordance with Section 105(E) of the Housing Act of 1949, as amended, including information with respect to the "Redeveloper's Statement for Public Disclosure" (Federal Form H-6004).



Congress of the United States
House of Representatives
Washington, DC 20515

September 23, 1991

Thomas McIntyre, President
Bricklayers and Laborers
P.O. Box 1140
Boston, Massachusetts 02130

Dear Mr. McIntyre:

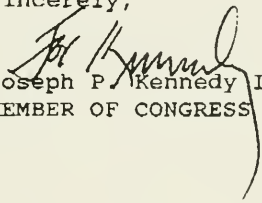
I am writing to express my support in your efforts to obtain H.U.D. funding under Section 202 of the Elderly Housing Program to acquire, rehabilitate and convert Building No. 104 at the Charlestown Navy Yard into 46 low-income elderly housing units.

This project will not only insure the development of much needed affordable elderly housing, but it will allow for the preservation of a building within a historic site that has been vacant and deteriorating for many years. The design for Building No. 104 will both enhance the essential form and artistic integrity of this historic property and will also improve the quality of elderly housing in the neighborhood.

The Bricklayers and Laborers have a well-earned reputation for combining innovative design, quality workmanship and affordability in housing projects they have developed. This is why the Bricklayers and Laborers enjoy wide community support.

If I can offer any assistance in this important project, please do not hesitate to let me know.

Sincerely,


Joseph P. Kennedy II
MEMBER OF CONGRESS

JPK:js

BOSTON
Housing
DEVELOPMENT
AUTHORITYRaymond L. Flynn
MayorStephen Coyle
DirectorOne City Hall Square
Boston, MA 02201
772-4300

September 25, 1991

Thomas McIntyre, President
Bricklayers and Laborers
Non-Profit Housing Corporation
P. O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

Just a note to say that we are looking forward to receiving your Affirmative Marketing Plan for your planned development in the Charlestown Navy Yard. I understand that it is in preparation and that we will be meeting soon.

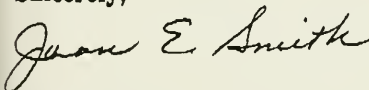
When we meet we will also review changes in the regulations from the Skinner Consent decree area preferences will no longer be permitted, for example, and others.

In any event, I anticipate that we will be working as closely and cooperatively on your new development as we did on the Navy Yard Row Houses. I understand that your later effort at Back of the Hill was also very successful affirmatively.

I look forward to working with BLNPHC and Boston Fair Housing Commission for another successful program.

If you should have any questions on this before we meet please feel free to call me.

Sincerely,

Joan E. Smith
Affirmative Marketing
Neighborhood Housing
and Development



BACK OF THE HILL COMMUNITY DEVELOPMENT CORPORATION, INC.

September 13, 1991

OFFICERS

Catherine H. Gallagher
President
Christopher Norwood
Vice President
Christine Curtiss
Treasurer
Ann P. Gallagher
Clerk

Mr. Thomas J. McIntyre, President
Bricklayers & Laborers Non-Profit
Housing Co., Inc.
P.O. Box 1140
Easton, MA 02116

Dear Tommy,

BOARD OF DIRECTORS

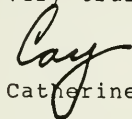
Jeffrey M. Bass
Hedda Christian
Christine Curtiss
Barbara Dessesaure
Ross Donald
Ann P. Gallagher
Catherine H. Gallagher
Kendall Hale
Maja W. Johnson
Hattie Kelton
Christopher Norwood
Laura Perry
Stanley E. Richardson
Lois Swangler
Richard Williams
Opha Wilson

This letter is being written in support of your efforts to secure Section 202 funding for 46 units of elderly housing. The Back of the Hill Community Development Corp. is well aware of the need for housing for low income elderly.

Working with the Bricklayers & Laborers on the development of the Back of the Hill Townhouses, I can say that I have grown to respect and admire your commitment to the construction of quality affordable housing. Your efforts at the Back of the Hill are much appreciated. Working successfully with as diversified a community as is represented by the Back of the Hill takes someone who is willing to listen and respond to the needs of the community. You are such a person.

In short, on behalf of the Back of the Hill CDC, I would like to offer you our best wishes on your Building #104 development and your request for HUD Section 202 Funds.

Very truly yours,



Catherine H. Gallagher, President

The Boston Globe

An affordable-housing showcase

Two housing developments in Boston are creating new communities by offering innovative ways for people of modest means to own their homes. Their success shows that even in times of recession, high-quality affordable housing will find a market.

In Mission Hill, the Back of the Hill development is nearly sold out after two years of intensive marketing. The 165 row houses, built by the Bricklayers and Laborers Nonprofit Housing Corp., were designed by architect William Rawn to take advantage of steep contours and splendid views.

But good architecture by itself could not sell these homes today. An innovative purchase arrangement allows prospective buyers to rent a row house for a while and use the rental money, held in escrow, as a down payment. One-bedroom homes start at \$99,000.

A few miles across town, in Dorchester, the Brown-Kaplan development offers another approach to affordable housing.

The Chisholm/Washington architectural firm

has created a more conventional development that, lacking the views of Back of the Hill, focuses inward to create a new neighborhood. This sense of unity is reinforced by a cooperative ownership arrangement under which residents buy shares in the whole development.

A down payment can be as low as \$2,000 for a two-bedroom home. Since marketing began in March, 45 of the 60 homes have been sold.

One advantage of Brown-Kaplan's location is its next-door neighbor, the Lena Park community center, which is also a partner in the development. Lena Park will provide day care, programs for older youths and college-placement services — important considerations for families with children.

Both developments owe much to city and state affordable-housing programs, and with the drastic reductions in state housing aid, they probably could not be built today. They stand as symbols of a time when government united with nonprofit groups to build attractive, affordable housing for people of limited means.

The Boston Globe

TUESDAY, APRIL 24, 1990

Architecture

Top prizes to low-budget work

By Robert Campbell
GLOBE CORRESPONDENT

Architects in Boston are better at designing affordable housing than rich folks' housing.

At least, that's the conclusion of this year's jurors for the Boston Society of Architects annual awards for Housing Design.

The jury, chaired by Watertown architect Martha Lampkin, gave out only three prizes, all to low-budget work. Puzzling over the outcome, the judges write that maybe some of the architects got too cute when budgets were ample:

"While the New England context offers so much to designers, those designs that attempted to reflect this context, especially in suburban areas, often resorted to mimicry and excessive use of turrets, round windows and lattice work."

Puzzling further, the jury goes on to some provocative questions:

"Why is luxury housing so poorly designed? Are designers of affordable housing forced to be more inventive by constrained budgets? Are marketing consultants leading designers and their clients toward incorporating too many selling devices in their projects?"

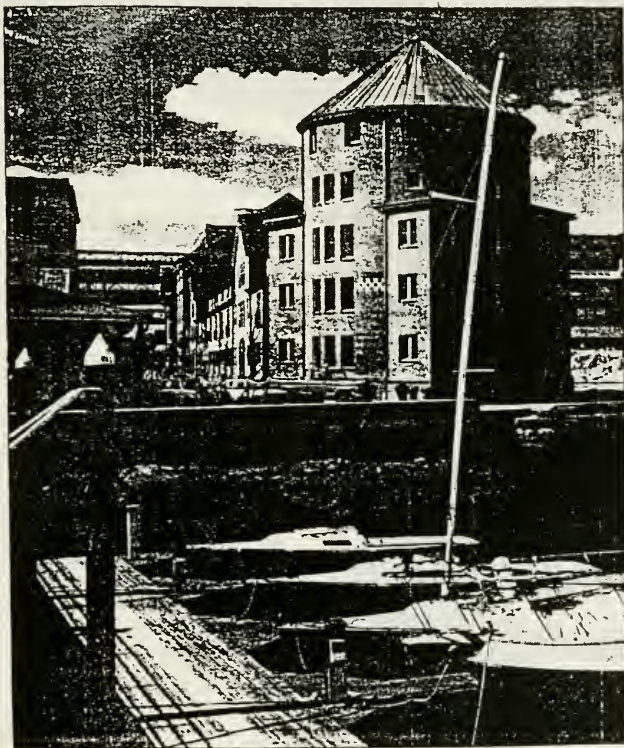
The jurors' top awards went, curiously enough, to two buildings that both have turrets. They are:

■ **Tent City, Boston**, by Goody, Clancy & Associates of Boston. A mixed-income development of 269 apartments in the South End next door to Copley Place, the result of 20 years of effort by the neighborhood that began with a symbolic encampment of tents on the site. Said the jury: "The project fits very comfortably and successfully within the neighborhood and yet is still noticeable as new and fresh among its neighbors. The overall impression is of richness, warmth and variety."

■ **Charlestown Navy Yard Rowhouses, Charlestown**, by William Rawn Associates of Boston. Fifty affordable apartments on the water developed by Thomas McIntyre, head of the Bricklayers Union and father of a New Kid on the Block. Singled out for praise is the turret: "The cylindrical tower located near the water's edge gives the project a special distinction from both a land or water view."

Besides the two top awards, the jury handed out one honorable mention, to 39-41 Westmore Street in Mattapan. This is a pair of triple-deckers - that's right, triple-deckers - by Papesch Associates of Boston. The jury called the new triple-deckers "prototypes for infill construction throughout Boston" and "a very admirable and affordable solution to a difficult city-wide problem." Well, they always were that.

Robert Campbell is the Globe's architecture critic.

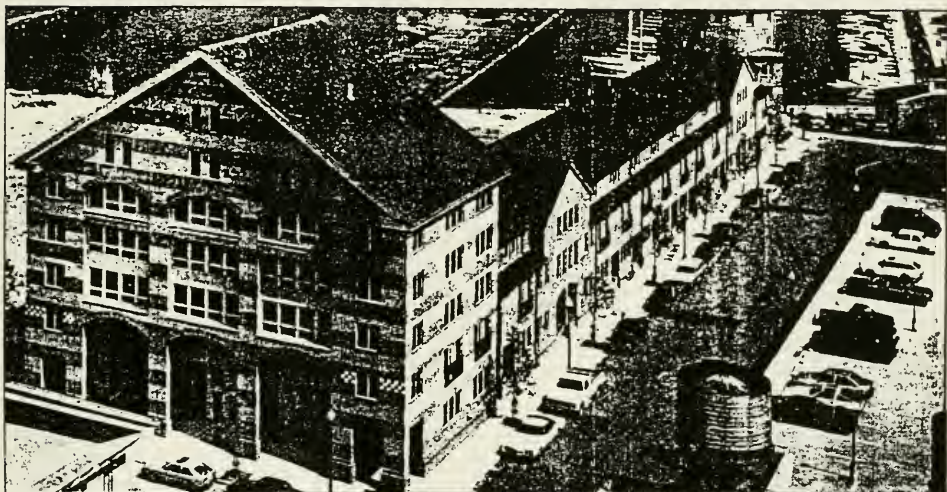


STEVE ROSENTHAL PHOTO

One of the winners of the Boston Society of Architects annual awards for Housing Design: Charlestown Navy Yard Rowhouses, Charlestown, by William Rawn Associates.

The Boston Globe

MONDAY, APRIL 23, 1990



STEVE ROSENTHAL PHOTOS

The Charlestown Navy Yard Rowhouses (above), designed by William Rawn Associates, and Tent City in the South End (right), by Goody, Clancy & Associates – both affordable-housing projects – won top honors last week in the Boston Society of Architects' 1990 housing design competition, outstripping a number of luxury and market-rate entries. Jurors said both "fit well within their contexts" and provided "appealing places to live." The pricier projects, on the other hand, were generally judged to be of "lesser quality," often adorned with turrets, round windows and latticework the jury said reflected "a misinterpretation of traditional New England residential character."

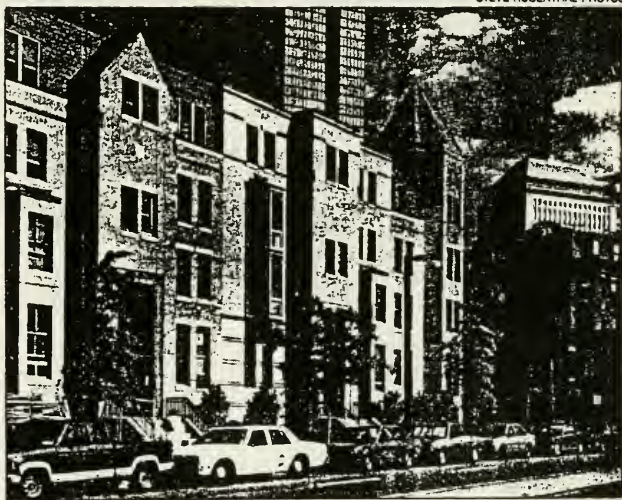




EXHIBIT 6

EVIDENCE OF PREVIOUS PARTICIPATION IN HUD PROGRAMS

FORM OMB-2502-0118

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was established in 1990 as an affiliate of the Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC) for the specific purpose of creating the proposed elderly housing development in Building 104 of the Charlestown Navy Yard. Accordingly, this project will be its first.

However, its Co-Sponsor, Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC), has had previous experience with the use of public funding in developing two of its three projects, Back of the Hill Townhouses in the Mission Hill section of Boston and Charlestown Navy Yard Rowhouses.

These projects used a combination of financing mechanisms made available through the Commonwealth of Massachusetts and the City of Boston including the following:

- . Community Development Action Grant (CDAG)
- . Linkage Funds, City of Boston
- . BUILD Loan
- . Lend Loan, City of Boston Public Facilities Department
- . Home Owners Opportunity Program (HOP) mortgage financing
- . Open Space Grant, Conservation Commission

Form OMB-2502-0118 for each of the Co-Sponsors follow.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING FEDERAL HOUSING COMMISSIONER AND
U.S. DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION

PREVIOUS PARTICIPATION CERTIFICATION

PART I - CERTIFICATE (To be completed by Principals of Multifamily Projects.)

1. TO: (Name and City of HUD Area Office or USDA FmHA District Office where the Application is Filed.) HUD Boston Regional Office		2. PROJECT NAME, I.D. OR PROJECT NUMBER AND CITY, STATE CONTAINED IN THE APPLICATION Building 104, Charlestown Navy Yard Boston, MA ALSO: SECTION 8 CONTRACT NUMBER Section 202		6. TYPE OF PROJECT (Check One) ☐ Existing ☒ Rehabilitation ☐ Proposed (New)	
3. LOAN OR CONTRACT AMOUNT \$	4. NUMBER OF UNITS OR BEDS 46 Units	5. SECTION OF ACT (If known)			

LIST OF ALL PROPOSED PRINCIPAL PARTICIPANTS

7. Alphabetical List of the Full Names (last name first) and Address of all known principals and affiliates (people, businesses and organizations) proposing to participate in the project described above.	8. Role of Each Principal	9. Expected % Interest in Ownership	10. Social Security or IRS Employer Number
Bricklayers & Laborers Charlestown Non-Profit Development Corporation	Lead Co-Sponsor	0%	04-3090530
Thomas McIntyre	President	0%	026-22-3253
Paul McNally	Director	0%	031-18-0986
James Merloni, Sr.	Director	0%	026-34-4678
Charles Raso	Vice Pres.	0%	017-34-7002
Joanne Troy	Clerk	0%	040-48-5636
Patrick Walsh	Treasurer	0%	124-24-5331

CERTIFICATION

I (meaning the individual who signs as well as the corporations, partnerships or other parties listed above who certify) hereby apply to HUD or USDA FmHA, as the case may be, for approval to participate as a principal in the role and project listed above based upon my following previous participation record and this Certificate.

I certify that all the statements made by me are true, complete and correct to the best of my knowledge and belief and are made in good faith, including the data contained in Schedule A and Exhibits signed by me and attached to this form.

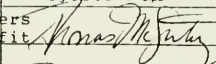
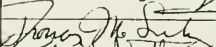
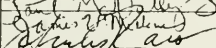
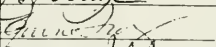
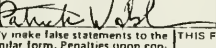
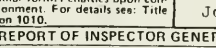
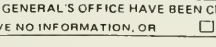
A. I further certify that:

- Schedule A contains a listing of every assisted or insured project of HUD, USDA FmHA and State and Local Government housing finance agencies in which I have been or am now a principal.
- For the period beginning 10 years prior to the date of this certification, and except as shown by me on the certificate:
 - No mortgage on a project listed by me has ever been in default, assigned to the Government or foreclosed, nor has mortgage relief by the mortgagee been given.
 - I have not experienced defaults or noncompliances under any Conventional Contract or Turnkey Contract of Sale in connection with a public housing project.
 - To the best of my knowledge, there are no unresolved findings raised as a result of HUD audits, management reviews or other Governmental investigation concerning me or my projects.
 - There has not been a suspension or termination of payments under any HUD assistance contract in which I have had a legal or beneficial interest attributable to my fault or negligence.
 - I have not been convicted of a felony and am not presently, to my knowledge, the subject of a complaint or indictment charging a felony. (A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense classified as a misdemeanor under the laws of a State and punishable by imprisonment of two years or less).
 - I have not been suspended, debarred or otherwise restricted by any Department or Agency of the Federal Government or of a State Government from doing business with such Department or Agency.
- I have not defaulted on an obligation covered by a surety or performance bond and have not been the subject of a claim under an employee fidelity bond.
- All the names of the parties, known to me to be principals in this project(s) in which I propose to participate, are listed above.
- I am not a HUD/FmHA employee or a member of a HUD/FmHA employee's immediate household as defined in HUD's Standard of Conduct in 24 CFR 8.735.205(e)(2)/USDA's Standard of Conduct in 7 CFR Part 0 Subpart B.
- I am not a principal participant in an assisted or insured project this date on which construction has stopped for a period in excess of 90 days or which has been substantially completed for more than 90 days and documents for closing, including final cost certification have not been filed with HUD or FmHA.
- To my knowledge I have not been found by HUD or FmHA to be in noncompliance with any applicable civil rights laws.

B. (APPLICABLE TO GENERAL PARTNERS OR PROJECT OWNERS ONLY)
All the parties who are principals or who are proposed as principals here are listed above and no principals or identities of interest are concealed or omitted.

C. I am not a Member of Congress or a Resident Commissioner nor otherwise prohibited or limited by law from contracting with the Government of the United States of America.

D. Statements above (if any) in which I cannot certify have been deleted by striking through the words with a pen. I have initialed each deletion (if any) and have attached a true and accurate signed statement (if applicable) to explain the facts and circumstances which I think helps in qualify me as a responsible principal for participation in this project.

Typed or Printed Name of Principal	Signature of Principal	Title, Role or Capacity	Date	Area Code and Telephone No
Bricklayers & Laborers Charlestown Non-Profit Development Corp.		Lead Co-Sponsor	9/23/91	617-277-8147
Thomas McIntyre		President	9/23/91	617 277-8014
Paul McNally		Director	9/23/91	617-969-4018
James Merloni, Sr.		Director	9/23/91	617 969-4018
Charles Raso		Vice President	9/23/91	617 242-5500
Joanne Troy		Clerk	9/23/91	617 277-4455
Patrick Walsh		Treasurer	9/23/91	617 282-180

WARNING: It is a crime to knowingly make false statements to the United States or to any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code, Section 1001 and Section 1010.

THIS FORM WAS PREPARED BY (Please print name) Joanne Troy AREA CODE & TELEPHONE NO 617 277-4455

REPORT OF INSPECTOR GENERAL - INTERNAL PROCESSING ONLY

THE INDICES OF THE INSPECTOR GENERAL'S OFFICE HAVE BEEN CHECKED FOR THE NAMES OF THE PRINCIPALS LISTED IN PART I ABOVE

AND: ☐ a. WE HAVE NO INFORMATION, OR ☐ b. WE HAVE INFORMATION AND A REPORT IS ATTACHED

DATE TITLE SIGNATURE

SCHEDULE A - LIST OF PREVIOUS PROJECTS AND SECTION 8 CONTRACTS

By my name below is the complete list of my previous projects and my participation history as a principal in Multifamily Housing programs of HUD/USDA-FmHA, State and Local Housing Finance Agencies.

NOTE: Read and follow the attached instructions sheet carefully. Abbreviate where possible. Make full disclosure. Add extra sheets if you need more space. Double check for accuracy. If you have no previous projects write by your name - "No previous participation - First Experience."

1. List each Principal's Name (List in Alphabetical Order, Last Name First)		2. List Previous Projects (Give the I.D. Number, Project Name, City or Location, Government Agency involved and Number of Units in the Project)	3. List Principal's Participation Role and Interest - Give Month and Year Participation began and ended.	4. Disclose Defaults, Mortgage Relief, Assignments, Foreclosures. If None, write "None."	S. RESERVED FOR HUD PROCESSING
Bricklayers & Laborers Charlestown Non-Profit Development Corp.		No Previous Participation First Experience			
Thomas McIntyre		No Previous Participation			
Paul McNally		No Previous Participation			
James Merloni, Sr.		No Previous Participation			
Charles Raso		No Previous Participation			
Joanne Troy		No Previous Participation			
Patrick Walsh		No Previous Participation			

PART II - INTERNAL PROCESSING ONLY

1. Received by the Field Office, checked by me for accuracy and completeness and found ready for processing:		2. TO: Department of Housing and Urban Development, Multifamily Participation Review Committee, Washington, D.C. A review of the records and project files of this office relative to the above listed parties and projects reveals:
DATE	FYS TELEPHONE NUMBER	☐ A. No adverse information. Form HUD-2530 approval is recommended. ☐ B. Problems exist, my memorandum on them is attached.
SUPERVISOR, PROCESSING CONTROL AND REPORTS UNIT		DIRECTOR OF HOUSING
DATE		PROCESSING IS AUTHORIZED
		NAME OF AREA MANAGER

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING FEDERAL HOUSING COMMISSIONER AND
U.S. DEPARTMENT OF AGRICULTURE
FARMERS HOME ADMINISTRATION

PREVIOUS PARTICIPATION CERTIFICATION

PART I - CERTIFICATE (To be completed by Principals of Multifamily Projects.)

1. TO: (Name and City of HUD Area Office or USDA FmHA District Office where the Application is Filed.)		2. PROJECT NAME, I. O. OR PROJECT NUMBER AND CITY, STATE CONTAINED IN THE APPLICATION	
HUD Boston Regional Office		Building 104, Charlestown Navy Yard Boston, MA ALSO: SECTION 8 CONTRACT NUMBER	
3. LOAN OR CONTRACT AMOUNT	4. NUMBER OF UNITS OR BEDS	5. SECTION OF ACT (If known)	6. TYPE OF PROJECT (Check One)
\$	46 Units	Section 202	☐ Existing ☒ Rehabilitation ☐ Proposed (New)

LIST OF ALL PROPOSED PRINCIPAL PARTICIPANTS

7. Alphabetical List of the Full Names (last name first) and Address of all known principals and affiliates (people, businesses and organizations) proposing to participate in the project described above.	8. Role of Each Principal	9. Expected % Interest in Ownership	10. Social Security or IRS Employer Number
Bricklayers & Laborers Non-Profit Housing, Inc. PO Box 1140, Boston, MA 02120 (Mailing Address) 168 Fisher Avenue, Boston, MA 02120 (Location)	Co-Sponsor	0%	222-815-998
Donald Bertocchi	Director	0%	028-24-4239
Thomas McIntyre, 20 Orchard St., Jamaica Plain, MA	President	0%	026-22-3253
Paul McNally, 17 Meadowbrook Road, Sherburn, MA	Vice Pres	0%	031-18-0986
James Merloni, 191 Fountain St., Ashland, MA	Director	0%	026-34-4678
Charles Raso, 22 Michael Road, Dedham, MA	Clerk	0%	017-34-7002
Patrick Walsh, 24 Thornley St. Dorchester, MA	Treasurer		124-24-5331

CERTIFICATION

I (meaning the individual who signs as well as the corporations, partnerships or other parties listed above who certify) hereby apply to HUD or USDA FmHA, as the case may be, for approval to participate as a principal in the role and project listed above based upon my following previous participation record and this Certificate.

I certify that all the statements made by me are true, complete and correct to the best of my knowledge and belief and are made in good faith, including the data contained in Schedule A and Exhibits signed by me and attached to this form.

A. I further certify that:

- Schedule A contains a listing of every assisted or insured project of HUD, USDA-FmHA and State and Local Government housing finance agencies in which I have been or am now a principal.
- For the period beginning 10 years prior to the date of this certification, and except as shown by me on the certificate:
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 - I have not experienced defaults or noncompliances under any Conventional Contract or Turnkey Contract of Sale in connection with a public housing project.
 - To the best of my knowledge, there are no unresolved findings raised as a result of HUD audits, management reviews or other Governmental investigations concerning me or my project.
 - There has not been a suspension or termination of payments under any HUD assistance contract in which I have had a legal or beneficial interest attributable to my fault or negligence.
 - I have not been convicted of a felony and am not presently, to my knowledge, the subject of a complaint or indictment charging a felony. (A felony is defined as any offense punishable by imprisonment for a term exceeding one year, but does not include any offense classified as a misdemeanor under the laws of a State and punishable by imprisonment of two years or less).
 - I have not been suspended, debarred or otherwise restricted by any Department or Agency of the Federal Government or of a State Government from doing business with such Department or Agency.
- I have not defaulted on an obligation covered by a surety or performance bond and have not been the subject of a claim under an employee fidelity bond.
- All the names of the parties, known to me to be principals in this project(s) in which I propose to participate, are listed above.
- I am not a HUD/FmHA employee or a member of a HUD/FmHA employee's immediate household as defined in HUD's Standard of Conduct in 24 CFR 70.125 (e)(1)(2) USDA's Standard of Conduct in 7 CFR Part 0 Subpart B.
- I am not a principal participant in an assisted or insured project this date on which construction has stopped for a period in excess of 90 days or which has been substantially completed for more than 90 days and documents for closing, including final cost certification have not been filed with HUD or FmHA.
- To my knowledge I have not been found by HUD or FmHA to be in noncompliance with any applicable civil rights laws.

B. **APPLICABLE TO GENERAL PARTNERS OR PROJECT OWNERS ONLY**
All the parties who are principals or who are proposed as principals here are listed above and no principals or identities of interest are concealed or omitted.

C. I am not a Member of Congress or a Resident Commissioner nor otherwise prohibited or limited by law from contracting with the Government of the United States of America.

D. Statements above (if any) to which I cannot certify have been deleted by striking through the words with a pen. I have initialed each deletion (if any) and have attached a true and accurate signed statement (if applicable) to explain the facts and circumstances which I think helps to qualify me as a responsible principal for participation in this project.

Typed or Printed Name of Principal	Signature of Principal	Title, Role or Capacity	Date	Area Code and Telephone No
Bricklayers & Laborers Non-Profit Housing Co., Inc.	<i>Joanne Troy</i>	Co-Sponsor		617-277-8014
Donald Bertocchi	<i>Donald Bertocchi</i>	Director	9/23/91	617-268-6088
Thomas McIntyre	<i>Thomas McIntyre</i>	President	9/23/91	617-277-4455
Paul McNally	<i>Paul McNally</i>	Vice President	9/23/91	617-969-4018
James Merloni	<i>James Merloni</i>	Director	9/23/91	617-969-4018
Charles Raso	<i>Charles Raso</i>	Clerk	9/23/91	617-242-5500
Patrick Walsh	<i>Patrick Walsh</i>	Treasurer	9/23/91	617-282-0160

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THIS FORM WAS PREPARED BY (Please print name) **Joanne Troy** AREA CODE & TELEPHONE NO **617 177-8014**

REPORT OF INSPECTOR GENERAL - INTERNAL PROCESSING ONLY

THE INDICES OF THE INSPECTOR GENERAL'S OFFICE HAVE BEEN CHECKED FOR THE NAMES OF THE PRINCIPALS LISTED IN PART I ABOVE		
AND: ☐ a. WE HAVE NO INFORMATION, OR ☐ b. WE HAVE INFORMATION AND A REPORT IS ATTACHED		
DATE	TITLE	SIGNATURE

SCHEDULE A - LIST OF PREVIOUS PROJECTS AND SECTION 8 CONTRACTS

By my name below is the complete list of my previous projects and my participation history as a principal in Multifamily Housing programs of HUD/USDA-FmHA, State and Local Housing Finance Agencies.

NOTE: Read and follow the attached instructions sheet carefully. Abbreviate where possible. Make full disclosure. Add extra sheets if you need more space. Double check for accuracy. If you have no previous projects write by your name: "No previous participation - First Experience."

1. List each Principal's Name (List in Alphabetical Order, Last Name First)	2. List Previous Projects (Give the I.D. Number, Project Name, City or Location, Government Agency involved and Number of Units in the Project)	3. List Principal's Participation Role and Interest - Give Month and Year when participation began and Year and ended.	4. Disclose Defaults, Mortgage Relief, Assignments, Foreclosures, If None, write "None."	5. RESERVED FOR HUD PROCESSING
Bricklayers & Laborers Non-Profit Housing Co. Inc.	No previous participation first experience			
Bertocchi, Donald	No previous participation			
McIntyre, Thomas	No previous participation			
McNally, Paul	No previous participation			
Merloni, James	No previous participation			
Raso, Charles	No previous participation			
Walsh, Patrick	No previous participation			

PART II - INTERNAL PROCESSING ONLY

1. Received by the Field Office checked by me for accuracy and completeness and found ready for processing:		2. TO: Department of Housing and Urban Development, Multifamily Participation Review Committee, Washington, D.C. A review of the records and project list of this office relative to the above listed parties and projects reveal:	
DATE	FIS TELEPHONE NUMBER	☐ A. No adverse information, Form HUD-2530 approval is recommended: ☐ B. Problems exist, my memorandum on them is attached.	
SUPERVISOR, PROCESSING CONTROL AND REPORTS UNIT		DIRECTOR OF HOUSING	
PROCESSING IS AUTHORIZED			
DATE		NAME OF AREA MANAGER	



EXHIBIT 7

FINANCIAL DEFAULT, MODIFIED FINANCING OR LEGAL ACTION

STATEMENT

No financial default, modification of terms of financing, or legal action has been taken against the Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC), Lead Sponsor Corporation, or its officers or directors in their Corporate capacity for any reason.

The following is a listing of suits in which the Bricklayers & Laborers Non-Profit Housing Co, Inc. (BLNPHC), Co-Sponsor Corporation, have been defendants:

. Michael Barrett vs. BLNPHC

Named as one of several defendants on property damage claim. Settled out of court as nuisance claim by insurance company.

. Stephen Todd vs. BLNPHC

Named as one of multiple defendants in personal injury liability case. Unresolved to date.

. Robert Tucker vs. BLNPHC

Ineligible Charlestown Navy Yard Buyer brought suit regarding eligibility criteria. Suit withdrawn.

. Patricia Washington

Named as a defendant in small claims matter. Case resolved.



EXHIBIT 8

DESCRIPTION OF PREVIOUS HOUSING EXPERIENCE

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was established in 1990 as an affiliate of the Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC) for the specific purpose of creating the proposed elderly housing development in Building 104 of the Charlestown Navy Yard. In this capacity the BLCNPDC will act at the lead sponsor of the project with BLNPHC acting as the Co-Sponsor.

The Bricklayers & Laborers Non-Profit Housing Company, Inc. has successfully developed three housing complexes for low and moderate income people within the City of Boston over the past several years as follows:

- . Back of the Hill Townhouses, Mission Hill, Boston, MA
- . Andrew Square Rowhouses, South Boston, MA
- . Charlestown Navy Yard Rowhouses, Charlestown, MA

Following are descriptions of each project and articles about these projects which have appeared in newspapers and other publications.

Back of the Hill Townhouses, Mission Hill, MA

The Back of the Hill Townhouses in the Mission Hill section of Boston was developed by the BLNPHC at a cost of \$22.5 million. It is new construction consisting of 165 units of mixed income housing on an 11.5 acre site purchased from the Lahey Clinic.

The Mission Hill neighborhood is a mixed income neighborhood with diverse population in terms of race and ethnicity.

<u>Location:</u>	Mission Hill Boston, MA
<u>Type of Facility:</u>	Condominiums - 16 Low Income 33 Moderate 57 MHFA <u>59</u> Market Rate Total 165

<u>Construction Completed</u>	January 10, 1989
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<u>Substantial Occupancy</u>	June 30, 1990
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<u>Number of Owners:</u>	153 to date with 12 Condos yet to be sold.
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<u>Ethnicity:</u>	White 35 Black 38 Other Minority 80
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<u>Manager:</u>	Barkan Management 24 Farnsworth Street Boston, MA
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<u>How Funded:</u>	BUILD Loan, City of Boston Public Facilities Department Lend Loan Program, HOP Mortgage Financing, Conservation Commission Open Space Grant
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<u>Vacancy Rate:</u>	Ninety five percent of the units have been sold to moderate income, first time home buyers.
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Andrew Square Rowhouses, South Boston, MA

The Andrew Square Rowhouses in South Boston was designed, developed and marketed by the Bricklayers & Laborers Non-Profit Housing Co. This 18 unit condominium complex was developed for first time homebuyers at a total development cost of \$1.4 million.

<u>Location:</u>	Andrew Square South Boston, MA
<u>Type of Facility:</u>	18 Condominiums for Moderate Income, First Time Home Buyers
<u>Construction Completed</u>	April 1, 1986
<u>Substantial Occupancy</u>	June 30, 1986
<u>Number of Owners:</u>	18
<u>Ethnicity:</u>	White 15 Black 0 Other Minority 3
<u>Manager:</u>	Self-Managed
<u>How Funded:</u>	Reduced acquisition costs Bricklayers & Laborers Pension Fund Conventional construction financing from private lender
<u>Vacancy Rate:</u>	All units have been sold to moderate income, first time home buyers.

Charlestown Navy Yard Rowhouses, Charlestown, MA

The Charlestown Navy Yard Rowhouses was the second housing complex developed by BLNPHC. Located within the historic Charlestown Navy Yard the development consists of 50 affordable family housing units and was built at a total development cost of \$5.5 million.

<u>Location</u>	Charlestown Navy Yard Boston, MA
<u>Type of Facility</u>	Affordable Condominiums - 50 Units
<u>Construction Completed</u>	December 8, 1989
<u>Substantial Occupancy</u>	June 30, 1990
<u>Number of Owners</u>	50
<u>Ethnicity</u>	White 44 Black 0 Other Minority 6
<u>Manager:</u>	Self-Managed
<u>How Funded</u>	City of Boston Linkage Program City of Boston Public Facilities Department Lend Loan Program USTRust Construction Loan
<u>Vacancy Rate:</u>	All units have been sold to moderate income, first time home buyers.



Homeownership and Affordable Housing

The Opportunities

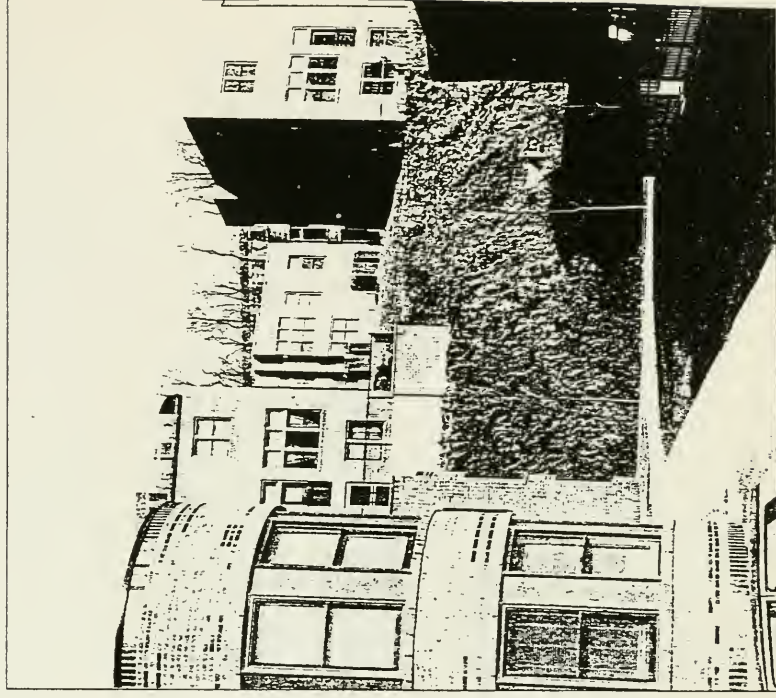
U.S. Department of Housing and Urban Development
Office of Policy Development and Research

JAN, 1991

.....

Boston, Massachusetts

Partnership Develops Affordable Housing



During the 1980s, Boston became one of the most expensive housing markets in the country. A strong economy more than doubled home prices. The median price for a single-family home is \$180,000, while the median family income is \$45,000 per year. Most starter homes and condominiums are priced above \$100,000.

In response to this situation, some communities have begun to play an

important role in providing affordable housing. Local building trade unions have joined their resources with city, State and Federal subsidies to create unique solutions to the affordable housing problem in Boston.

The following describes the back of the Hill Condominiums development, one example of the successful results of this collaboration.



Boston has always been a city known for its history and charm. More recently, it has also become known for its soaring housing costs. Boston has traditionally had low homeownership rates, but because of the dramatic increase in prices over the last 10 years, it now has one of the lowest homeownership rates in the Nation.

In 1985, the International Union of Bricklayers and Allied Crafts and the International Union of Laborers joined together to form the Bricklayers and Laborers Nonprofit Housing Company (known as "the Nonprofit"). The goal of the Nonprofit is to deliver well-designed, high-quality homes to communities in need of affordable housing.

According to Tom McIntyre, president and founder of the Nonprofit and international vice president of the Bricklayers and Allied Crafts Union, "We wanted to demonstrate that unions could be a force for good, and the best way for us to do that was to build affordable housing. We were born and raised in Boston's neighborhoods. In a sense, we had left the neighborhoods, and we decided we had to get back and help rebuild them."

The Nonprofit had completed projects similar to Back of the Hill in three Boston neighborhoods. In each case, the Nonprofit teamed with a neighborhood-based organization. For Back of the Hill, the Nonprofit, which has construction skills, political leverage and pension funds, teamed with the Back of the Hill Community Development Corporation (CDC), which was skilled in marketing, developing selection criteria and arranging neighborhood reviews. Through CDC, the development became eligible for Community Development Block Grant funds from the city and a Community Development Assistance Grant from the State, making affordable housing more feasible.

Back of the Hill Comes to Life

Back of the Hill Condominiums has 165 units on 11 acres on Mission Hill in Boston's Roxbury neighborhood. The development is located on the back of Mission Hill, facing away from downtown Boston, with a view of the Veterans Hospital and nearby suburban neighborhoods. It is on a major streetcar line that transports residents downtown in about 20 minutes. The condominiums are

only a brief walk from the large employment base of the Harvard Medical School and hospital complex.

Back of the Hill was constructed on a vacant inner-city site that 10 years ago was slated for a hospital complex. The complex was blocked by citizens in the neighborhood. By the time the Nonprofit was interested in developing the site for affordable housing, the price of the land had risen to \$2 million.

Because of the city's priority for affordable housing, it provided a significant portion of the land purchase price from its Linkage Fund. This fund was established by the city; developers of large commercial projects contribute to the fund as a requirement of the zoning process.

Community Support Is Essential to Success

The history of community activism in developing the site dictated that the Nonprofit work extensively with the city and neighborhood residents to create an acceptable plan. Although time consuming, this process resulted in a better development.

McIntyre acknowledged that although his membership knew how to build houses, it was less experienced with the neighborhood approval process, public subsidies and other such responsibilities. Meetings with the community members, particularly CDC, were fruitful. Says McIntyre, "Over the course of a year and a half, we learned a lot from them. They were very sophisticated."

Bill Fried of CDC said, "We reviewed project plans and urged the Nonprofit to increase the number of three-bedroom family units and make other changes. The development is now probably similar to one our organization would have built. It has owner occupancy, is built to a neighborhood rowhouse scale, has affordable units with resale restrictions and is economically and racially mixed. It is a very solid addition to the Mission Hill community."

Creative Financing Is Needed for Construction

Originally, the Nonprofit planned to build low-cost homes on city-contributed land by using union members' skills and leveraging pension funds. However, land for

Back of the Hill was very expensive, and site costs were unusually high because of construction problems associated with the steep hillside location. Back of the Hill required a complex financial arrangement involving mixed-income housing with multiple public subsidies and a myriad of financing sources.

The Nonprofit recognized the potential for tremendous financial leverage through the investment of the unions' pension funds.

Although the Nonprofit did not control any pension fund money directly, its relationship with the unions gained the attention of private lenders who hoped to attract some pension fund investments. "When we come to the table with a bank," McIntyre said, "the pension funds of our unions may account for millions of dollars invested with that bank. With that kind of leverage, banks listen."

Through United States Trust Company, the Nonprofit was able to arrange an \$8 million construction line of credit with a favorable interest rate. The loan was leveraged with a \$4 million deposit from the Massachusetts Bay Transportation Authority (MBTA) Retirement Fund, the pension

fund of the Carmen's Union (representing transportation workers for the MBTA).

With a long construction and marketing period anticipated for the project, interest cost on the construction loan was expected to mount. Even with the financing they had secured, the Nonprofit and CDC still needed some lower interest funds. They secured the money through Boston's Community Development Block Grant (CDBG) program, for which they were eligible because of the participation of CDC. The city granted a \$6 million construction loan through its BUILD program, which is funded through the CDBG program. The loan was granted at 1-percent simple interest, which, according to city officials, helped reduce the size of the bank construction loan and saved the project nearly \$900,000 in interest.

"The BUILD loan was invaluable. It infused cash and kept our interest costs low," said McIntyre. "The mayor was committed to the project. His support and these funds were critical. The project would not have occurred without that commitment."

Approximately \$22 million was spent on constructing Back of the

"A Chance To Get a Piece of the Pie"

Alfreda Harris was born and raised in Roxbury, not far from the back of the Hill Condominiums where she now lives. Over the years, she had searched for an opportunity to own a home. In most cases she didn't have enough income; in other cases she made too much money to qualify for the subsidy program involved.

"I was caught in the middle and getting frustrated and angry. My landlords were asking for more and more rent. In my 20 years of running recreation programs for the city, I had given so much. All I wanted was a chance to get my piece of the pie."

"Then I heard that some of the lottery winners had not qualified for financing, so I had another chance. When I got my notice, I was ecstatic," she said.

"I knew I would qualify for a loan because I have a good credit history and had been in my job for 20 years. It was the downpayment that was the challenge. Fortunately, my mother and uncle were able to help me with that."

Mrs. Harris moved into her new home in February 1989, with her 11-year-old grandson. "I picked one of the two-bedroom units on the lower part of the hill."

"I'm really truly happy here," Mrs. Harris said. "I would urge people to start setting something aside for a downpayment, even a little bit at a time, and to keep their credit rating good."

"You've got to be ready when your chance finally comes."



Alfreda Harris and her grandson have a home of their own because the Bricklayers and Laborers Nonprofit Housing Company worked with the local community development corporation and with the city, State and Federal agencies to create affordable housing in Boston



Hill. Unit sales will yield approximately \$19 million, and grants from the State and the city will close the gap with additional funding, including a \$150,000 LEND grant—another city program funded through CDICG. The State granted \$1 million for new streets and utilities through its Community Development Assistance Grant program.

A New Neighborhood Emerges

Back of the Hill consists of 165 one-, two- and three-bedroom units affordable for several income levels. Sixteen units were sold to the Boston Housing Authority as rental units for very low income residents under the State's public housing program (Chapter 705).

Thirty-three units were designated for sale through a lottery to potential homeowners considered to be low income in Boston. These units were priced from \$69,500 to \$87,500 and carried a State Homeownership Opportunity Program (IHOP) interest subsidy, which reduced the initial loan interest rate to 5 percent and phases out the subsidy over 10 years.

Fifty-eight units were designated for sale through a lottery to moderate-income families. Prices for these units ranged from \$89,500 to \$107,500. Mortgages for these units were obtained through the Massachusetts Housing Finance Agency (MHFA).

The remaining 58 "market" units were priced from \$110,000 to \$149,900, well below the cost of comparable condominium units.

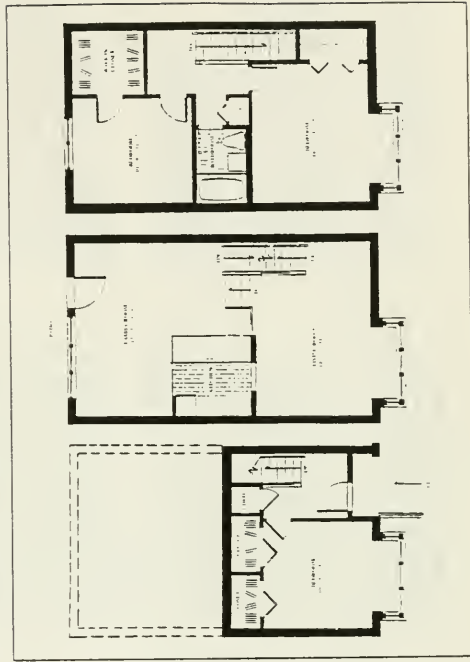
"The goal," explains Tom McIntyre, "was to produce as many affordable units as possible. If costs had been permitted, all the units would have been priced for low- and moderate-income families. Unfortunately, the high construction and acquisition costs dictated that one-third of the units be sold at market price."

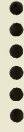
All the units reserved for low- and moderate-income families have resale restrictions that limit the appreciation of the price of the unit to 5 percent annually and give the city the right of first refusal to repurchase units for low- and moderate-income families for 50 years. City officials believe that this long-term guarantee of affordability justifies the city subsidies for the development.

CDC ran the lottery for the 91 low- and moderate-income units. Special preference categories were established for neighborhood residents and minorities. More than 600 applications were received for the units.

After approximately 14 months of marketing, Back of the Hill achieved a respectable sales record, considering the flat real estate market in Boston that had sent many condominium developments into foreclosure. Out of 165 units, only 28 remained after the

These floor plans show how the multilevel design at Back of the Hill adapts to the hilly terrain. The living space of the second and third floors is larger than that of the first floor.





initial marketing. Most of those remaining were market-rate units.

Dana Anderson, charged with selling the market-rate units, said the units sold fairly easily. "Most people coming here are already sold on the location, and the solidly built, attractive units sell themselves," Anderson said.

The challenge has been to help the buyers qualify for financing.

Almost 60 potential buyers in the various income categories had to drop out because they could not qualify for financing. Typical downpayment requirements and underwriting criteria made it difficult for them to qualify.

According to Tom McIntyre, "Many buyers were paying more in rent than they would for a mortgage, but the banks' traditional lending criteria just don't seem to fit today's housing market in Boston, where most people have to pay more than 28 to 30 percent of their income for housing. If people have been paying more rent for years than they would pay to own, the bank should take that into account."

After losing a number of potential buyers, the Nonprofit approached several banks about establishing a special loan program. The bank of

New England responded with a first-time buyers program that provided a loan with only 5 percent down, reduced costs and lenient underwriting criteria. Sales accelerated in response to the new loan package, but downpayments continue to be an obstacle for first-time homebuyers.

Condominiums Reflect Union Pride

The construction of Back of the Hill reflects the pride of the bricklayers' and laborers' trades. The townhouses are solid masonry construction in colorful, richly textured brick, creating a mosaic that distinguishes the neighborhood. Each unit's style has a name such as Stretcher, Shiner, Rowlock, Soldier, Sailor and Header. These represent the mason's name for a brick's position in the structure.

The architectural design and solid construction have yielded not only attractive but also efficient units. Each has a separate entrance and 8-inch concrete-block party walls between the units. Multiple-level design separates living areas, and many units have walk-in closets in the bedrooms

and basement storage areas. Eleven-foot ceilings and open kitchens and living rooms create a sense of spaciousness. Large windows showcase the dramatic hillside views of sunsets, and patios provide private outdoor space.

The design also incorporates many cost-saving features. The rowhouse configuration is cost- and energy-efficient, rooms are generally modest in size and the units have only one bathroom.

"Henry Kaiser built the poor man's car," said McIntyre, "but nobody bought it because no one wanted to be perceived as poor. We wanted to build affordable homes that look as good and are as good as higher priced housing."

"I love my home—the different levels, the storage space and the solid construction," said Randy, an owner of a three-bedroom condominium at Back of the Hill. "A few weeks ago, I had 40 people here. It didn't seem crowded and everyone was so impressed."

Randy and her two daughters had lived in several apartments on Mission Hill, moving twice because of escalating rent. Al-

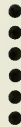
though she was turned down by the bank five times before she was approved for a mortgage, she feels her perseverance was worth it. "I would urge others to be persistent. Like pregnancy and childbirth, it's uncomfortable, but when it's over you have something really beautiful and you forget the pain," comments Randy.

Back of the Hill has established itself as an economically and racially mixed development as diverse as the general population of Mission Hill. Very low income renters as well as moderate and upper income homeowners live there. The racial balance is about one-third white, one-third black and Hispanic and one-third Asian.

Back of the Hill Is an Example of Public/Private Cooperation

The back of the Hill Condominiums serve as an example of how the private and public sectors can work together to solve pressing housing problems.

"It was a good investment for union pension funds and the banks," McIntyre said. "It created



jobs for our members and provided affordable housing and homeownership for neighborhood residents. And, it will yield additional tax revenue to the city. Everyone benefits. We believe that cities and unions should be working together to build Back of the Hills all over this country," said McIntyre.

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For a brief description of the requirements for the use of Community Development Block Grant funds, see page 139 in Appendix I.

The Boston Globe

An affordable-housing showcase

Two housing developments in Boston are creating new communities by offering innovative ways for people of modest means to own their homes. Their success shows that even in times of recession, high-quality affordable housing will find a market.

In Mission Hill, the Back of the Hill development is nearly sold out after two years of intensive marketing. The 165 row houses, built by the Bricklayers and Laborers Nonprofit Housing Corp., were designed by architect William Rawn to take advantage of steep contours and splendid views.

But good architecture by itself could not sell these homes today. An innovative purchase arrangement allows prospective buyers to rent a row house for a while and use the rental money, held in escrow, as a down payment. One-bedroom homes start at \$99,000.

A few miles across town, in Dorchester, the Brown-Kaplan development offers another approach to affordable housing.

The Chisholm/Washington architectural firm

has created a more conventional development that, lacking the views of Back of the Hill, focuses inward to create a new neighborhood. This sense of unity is reinforced by a cooperative ownership arrangement under which residents buy shares in the whole development.

A down payment can be as low as \$2,000 for a two-bedroom home. Since marketing began in March, 45 of the 60 homes have been sold.

One advantage of Brown-Kaplan's location is its next-door neighbor, the Lena Park community center, which is also a partner in the development. Lena Park will provide day care, programs for older youths and college-placement services — important considerations for families with children.

Both developments owe much to city and state affordable-housing programs, and with the drastic reductions in state housing aid, they probably could not be built today. They stand as symbols of a time when government united with nonprofit groups to build attractive, affordable housing for people of limited means.

The Boston Globe

TUESDAY, APRIL 24, 1990

Architecture

Top prizes to low-budget work

By Robert Campbell
GLOBE CORRESPONDENT

Architects in Boston are better at designing affordable housing than rich folks' housing.

At least, that's the conclusion of this year's jurors for the Boston Society of Architects annual awards for Housing Design.

The jury, chaired by Watertown architect Martha Lampkin, gave out only three prizes, all to low-budget work. Puzzling over the outcome, the judges write that maybe some of the architects got too cute when budgets were ample:

"While the New England context offers so much to designers, those designs that attempted to reflect this context, especially in suburban areas, often resorted to mimicry and excessive use of turrets, round windows and lattice work."

Puzzling further, the jury goes on to some provocative questions:

"Why is luxury housing so poorly designed? Are designers of affordable housing forced to be more inventive by constrained budgets? Are marketing consultants leading designers and their clients toward incorporating too many selling devices in their projects?"

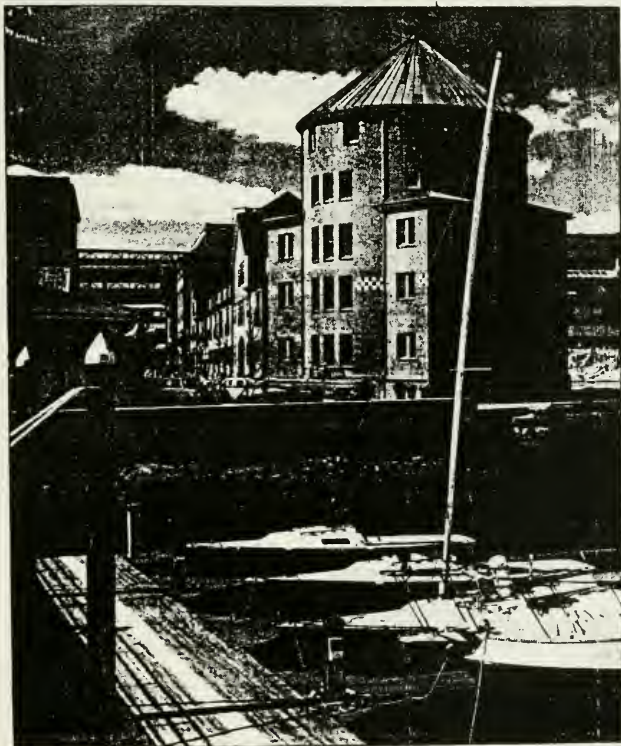
The jurors' top awards went, curiously enough, to two buildings that both have turrets. They are:

■ **Tent City, Boston**, by Goody, Clancy & Associates of Boston. A mixed-income development of 269 apartments in the South End next door to Copley Place, the result of 20 years of effort by the neighborhood that began with a symbolic encampment of tents on the site. Said the jury: "The project fits very comfortably and successfully within the neighborhood and yet is still noticeable as new and fresh among its neighbors. The overall impression is of richness, warmth and variety."

■ **Charlestown Navy Yard Rowhouses**, Charlestown, by William Rawn Associates of Boston. Fifty affordable apartments on the water developed by Thomas McIntyre, head of the Bricklayers Union and father of a New Kid on the Block. Singled out for praise is the turret: "The cylindrical tower located near the water's edge gives the project a special distinction from both a land or water view."

Besides the two top awards, the jury handed out one honorable mention, to 39-41 Westmore Street in Mattapan. This is a pair of triple-deckers - that's right, triple-deckers - by Papesch Associates of Boston. The jury called the new triple-deckers "prototypes for infill construction throughout Boston" and "a very admirable and affordable solution to a difficult city-wide problem." Well, they always were that.

Robert Campbell is the Globe's architecture critic.

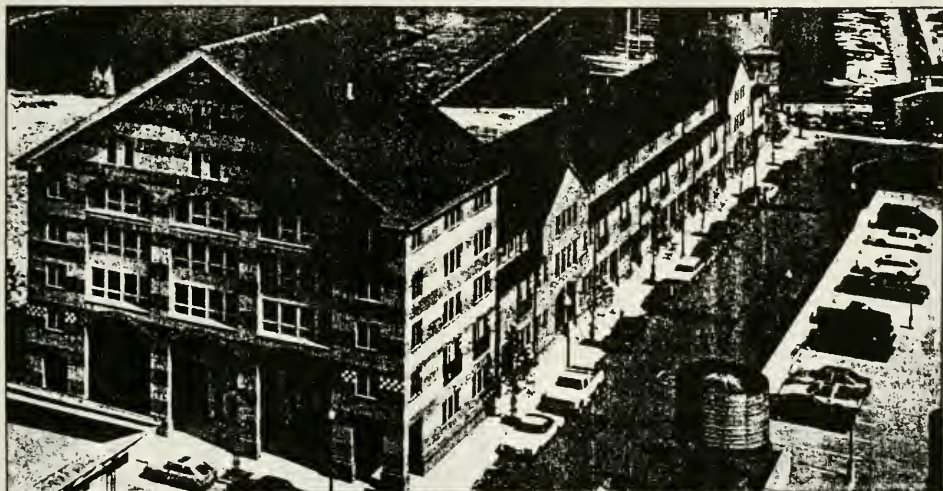


STEVE ROSENTHAL PHOTO

One of the winners of the Boston Society of Architects annual awards for Housing Design: Charlestown Navy Yard Rowhouses, Charlestown, by William Rawn Associates.

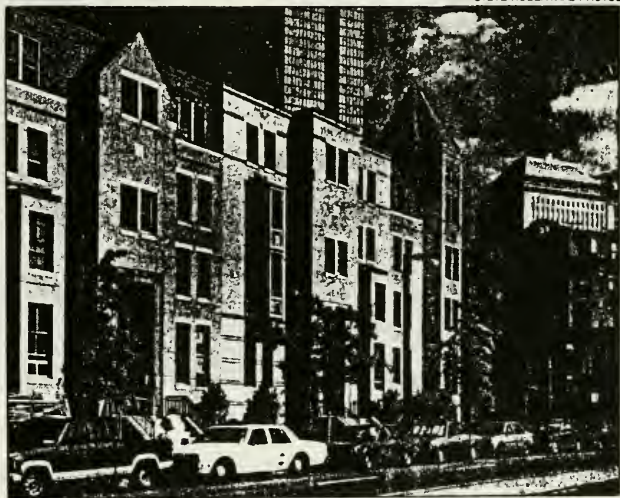
The Boston Globe

MONDAY, APRIL 23, 1990



STEVE ROSENTHAL PHOTOS

The Charlestown Navy Yard Rowhouses (above), designed by William Rawn Associates, and Tent City in the South End (right), by Goody, Clancy & Associates – both affordable-housing projects – won top honors last week in the Boston Society of Architects' 1990 housing design competition, outstripping a number of luxury and market-rate entries. Jurors said both "fit well within their contexts" and provided "appealing places to live." The pricier projects, on the other hand, were generally judged to be of "lesser quality," often adorned with turrets, round windows and latticework the jury said reflected "a misinterpretation of traditional New England residential character."



ARCHITECTURE

Incorporating Architectural Technology



Low-Income Housing Made High Architecture

*The Rowhouses, Boston, William Rawn, AIA.
By Robert Campbell, AIA*

An improbable team has put together, on a waterfront site in the former Charlestown Navy Yard in Boston, a piece of affordable housing of a quality that seems almost magical in this day of stunted public expenditures.

The team has two members. William Rawn, AIA, is a highly intellectual architect who also holds a law degree and once, before switching careers, served as vice chancellor of a university. Thomas McIntyre is a Bricklayers Union leader, with a one-of-the-guys-at-the-tavern kind of personality.

Rawn achieved an Andy Warholish two weeks of fame a few years back with his very first building, a rural Massachusetts residence that became the subject of author Tracy Kidder's best-seller *House*. Charlestown is the third affordable project he's done with McIntyre, and it's the best to date.

The first virtue of this remarkable project is its site. For once, low-income and moderate-income people have not been given the most undesirable possible location. The waterfront of Boston Harbor—polluted though it notoriously be—is precious land. Much of it is lined with condos and hotels of a costliness that would have seemed fantastic only a few years ago. Charlestown Navy Yard Rowhouses, as the Rawn-McIntyre development is called, occupies just such a site. Yet a two-bedroom dwelling here is priced between \$78,000 and \$98,000 (there are 50 units, most of them one-bedrooms). Just down the water at Rows Wharf, a two-bedroom can run three quarters of a million.

Since President Richard M. Nixon's freeze of federal housing programs way back in 1973, it is doubtful whether anyone else in the country has built both this well and this affordable.

Charlestown is a Boston neighborhood just across the mouth of the Charles River from downtown. It's pretty much a blue-collar place, but in recent years there's been a lot of gentrification in the old brick houses around Bunker Hill. The Navy Yard stretches along much of the Charlestown waterfront. Most Americans know the Navy Yard because it houses the frigate *U.S.S. Constitution*. Few visitors to that landmark, probably, sense how close they are to downtown Boston. In 20 minutes or so, you can walk from the Navy Yard across a bridge to an office in the central business district. There's also a water shuttle now that makes the crossing regularly.

For a century and a half the Navy Yard was a major federal ship-building and repair facility. When it closed in the 1970s, the City of Boston, with consulting help from architects Anderson-Notter (now Notter-Finegold-Alexander) and others, created a master plan that is gradually transforming the gritty, seedy old Navy Yard into one of the most interesting residen-



tial neighborhoods in town. The Rowhouses building is the neighborhood's first major affordable chunk.

The site planning of the Rowhouses looks simple enough, but in fact it's extraordinarily sensitive. It's a successful attempt to reinforce and reconcile two different site conditions, both of which are generic to New England. You might call these two generic urban ideograms Front Street and Finger Piers.

As to Front Street: the Navy Yard, as you'd expect of a military ghetto, is a grid in plan. Its Main Street is called First Avenue. First Avenue runs parallel to the water's edge, one block back from it. Most New England waterfront towns have such a

street, which always seems to be called Front Street (or Water Street or Commercial Street), and, like First Avenue, is built up on both sides, with the backs of buildings, plus a miscellany of sheds and docks, facing the water. As to Finger Piers: Boston Harbor, like many harbors, is edged by a serration of piers that are known locally as the Finger Piers because they reach into the water like a row of fingers. They always have buildings on them and the buildings are always long and thin like the piers.

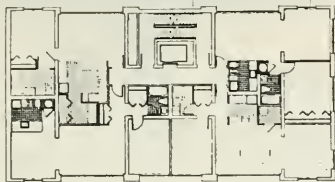
What Bill Rawn has done with his Rowhouses is to maximize the strength with which they conform to both the Front Street and Finger Piers types. His building is massive, frontal, flat, and overscaled where it addresses First Avenue, emphasizing the significance of this street and helping to shape it as a spatial corridor. An arcade at the building's base denotes, so to speak, the presence of an important pedestrian sidewalk. A bold gable signals importance and repeats the gable motif of older buildings down the street. Here the Rowhouses building is tall and—as with the terraces of John Nash in London—looks as much like an important institution as like a collection of private dwellings.

But as the Rowhouses move out toward the water, they re-conform into a long linear element poking toward the sea in the finger-pier manner. This element is also lower, meeting the scale of the side street—13th Street—onto which it faces. Instead of big institutional gables and arches, we see modest stoops in front and porches behind. At the water's edge, there's a small bow to yet a third waterfront icon. A round, copper-topped tower reminds us of the architectural exclamation points we so often see marking the line where ocean meets land—the lighthouse or flagpole, the grain elevator or gas tank. Each part of the Rowhouses is thus different, responding to a different site condition—yet all the parts visibly belong to one building, thanks to common materials and window treatments, and to a continuous band of checkerboard brick at second-story level.

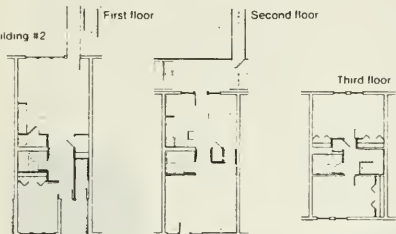
The Rowhouses fit the Navy Yard in another way. The building is designed to recall the big, simple shapes and generous solidity of the old Navy industrial buildings, most of which are being saved for new uses. Many of these are significant works of architecture that display powerful granite and brick detailing.

Facing page, in this view down First Avenue parallel with the water's edge, the Rowhouses building is the strong presence at left. Above, the 13th Street elevation stretches toward water.

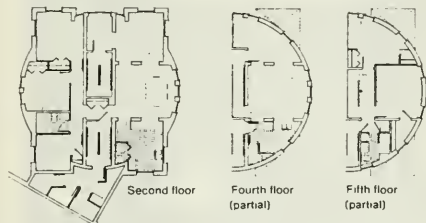
Building #1



Building #2



Building #3



Above, Building No. 1 faces First Avenue; Building No. 2 has floor-through apartments. Below, two views of Andrew Square, another Rawn-McIntyre housing venture whose interiors are similar to those of the Rowhouses.



The Rowhouses building has a hint of their grandeur, but it also has a delicacy of scale and ornament that makes it feel comfortable as a place to live. The building doesn't look like a converted factory or wharf.

Not surprisingly, the development sponsored by a bricklayers' union is faced with brick. There's a charming element of play and self-advertisement in the stripes and checkerboard patterns, as if the brickies, working on their own building, had been taking a busman's holiday. Brick is used properly here. There is a rain-shedding course of bullnoses at the building's base, for example, and the arches along First Avenue are genuine, constructed masonry arches, not brick veneer glued over a frame.

In even the best affordable housing, a successful exterior appearance often proves to have been paid for by skimping on the interiors. There never seems to be enough money to do both. That is both true and not true at the Charlestown Rowhouses. Materials like carpeting are of decent quality. But the rooms are sized, for the most part, to the legal minimum. Rawn has compensated by laying out his floor plans with great openness, so that rooms can borrow space from one another. Most units are floor-throughs, with daylight at both ends. Many are also duplexes. Most open onto a private outdoor space. There's been thought, too, about the life styles of the people who will be inhabiting the project. In most units, for instance, there's a distinction between a relatively formal front parlor and a more relaxed kitchen-dining area that doubles as a family room.

Cost-cutting shows again in the kitchens, where counter space and food storage are simply inadequate. This isn't incompetence, but a deliberate decision. Developer Tom McIntyre points out that kitchen counters and cabinets and closets are things the homeowners can add, over time, by themselves. He notes that many owners are in some line of work that is related to the building trades, or know someone who is. The same kind of thinking lies behind the otherwise surprising choice of electric heating. The great goal, McIntyre insists, was low first cost.

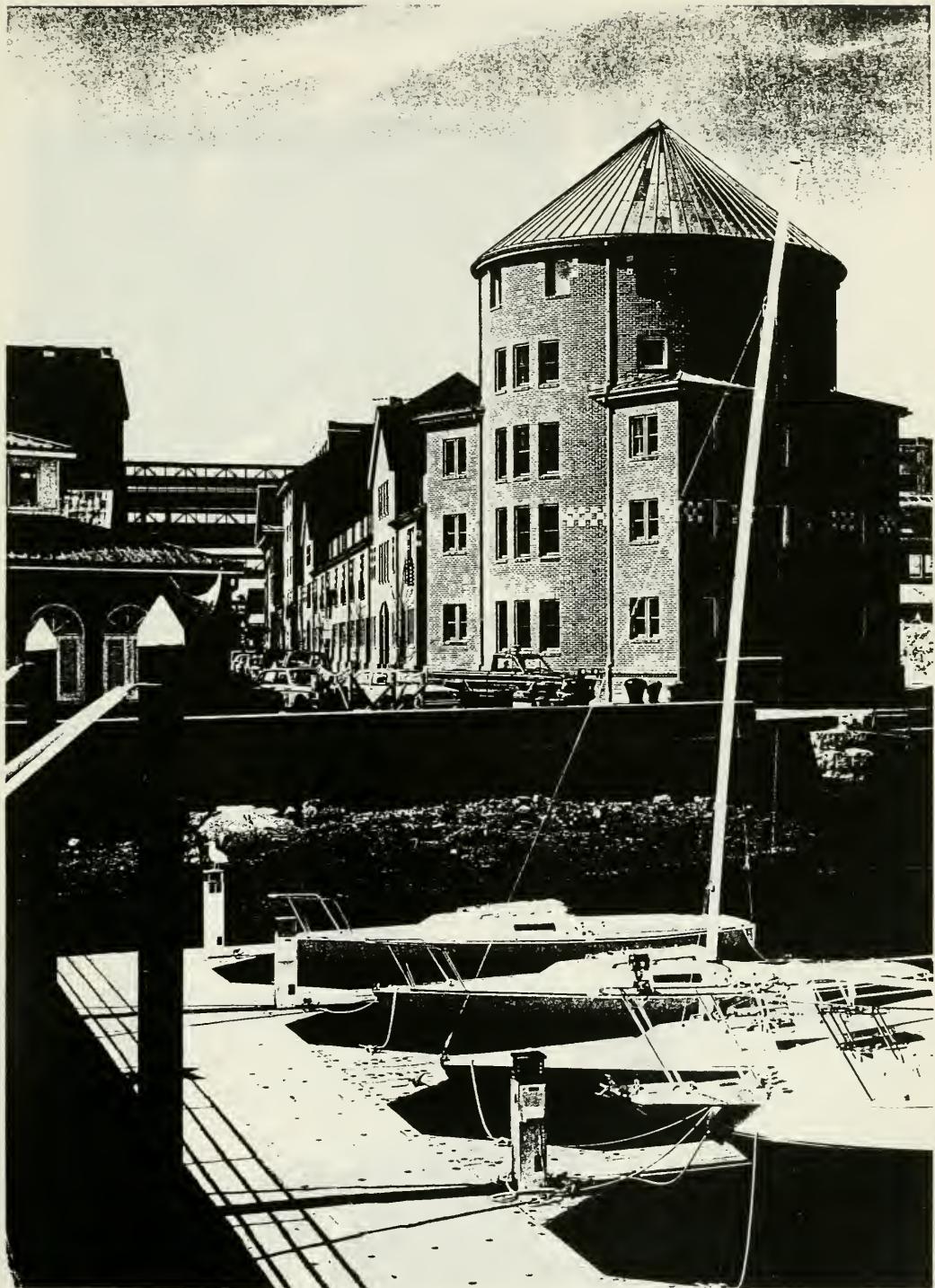
The assumption behind Charlestown Rowhouses is that if people can only once acquire a dwelling they can upgrade it later. What they can't hope to upgrade is the exterior, and McIntyre and Rawn have made sure the exterior is right from the start.

Charlestown Rowhouses is only the first stage in a larger development that will, it is hoped, continue out along First Avenue, although such a project is not at this writing in the works. Following earlier successes at Andrew Square and Back-of-the-Hill, in other parts in Boston, it establishes Rawn and McIntyre as the resident miracle-workers of Boston affordable housing.

How was the miracle accomplished? It's actually fairly simple. The developer is called the Bricklayers and Laborers Non-Profit Housing Company. The Bricklayers Union president, McIntyre, heads the company. A key factor is that his projects have the strong support of the Mayor of Boston, Raymond Flynn. What McIntyre does, essentially, is borrow money at a favorable interest rate from the bank where his union keeps its pension funds. He's not allowed to borrow against the pension fund, but the fact that the union is a preferred customer of the bank lowers the interest rate. Then, using a lifetime of expertise in the building industry, he keeps construction costs under rigid control.

In the case of Charlestown, the land came at a price of only \$1 from the City of Boston. The Boston Redevelopment Authority, under Stephen J. Coyle, kicked in two further subsidies: one for the copper roofs of the round tower, and another for the piles on which the building stands. In the case of the earlier Back-of-the-Hill project, the land cost \$2 million, a price that was met through public and private funding sources. Generally, though, what's surprising about McIntyre's work is not how much but how little public investment is involved. So far, for example, Boston's link fee program, in which new downtown developments are required to provide money for housing in the neighborhoods, has been involved to only a very minor extent in the Bricklayers Union projects.

Charlestown Rowhouses shows what can be done in a field—new, high quality, affordable housing—in which it often seems nothing is possible in the United States of today. □



Photographs © Steve Rosenthal

The Year's Best: 1988 in Review

THEATER



John Kavanagh and Donal McCann in "Juno and the Paycock"—The line "The world's in a terrible state o'chassis" rang true.

In a year bracketed by a falling chandelier and Robin Williams in the desert, the best plays cut to the heart of how we live now. By Frank Rich. **5**

DANCE

Edward Stierle in "La Vivandiere"—exuberant



Galas and glasnost made 1988 special. By Anna Kisselgoff. **4**

MUSIC



Leonard Bernstein—a renewed realization of his mastery

Wagner loomed large; the Met grabbed the brass ring in Valhalla. By Donal Henahan. **25**

POP



Tracy Chapman—stark, somber songs

In pop music, women came on strong. By Jon Pareles. **27**

FILM

Films flew in and out of theaters, and in the end, comedies were on top. By Vincent Canby. **9**



Nobuko Miyamoto in "A Taxi Woman"—a fariously witty movie

ARCHITECTURE



Charleston Navy Yard—housing with gentleness and power

Fashion moved over, social conscience and concern moved in. By Paul Goldberger. **32**

TELEVISION



Michael Gambon in "The Singing Detective"—multilayered modern fiction

The appalling and the appealing. By John J. O'Connor. **31**

THE REST OF THE BEST

Classical recordings: Good things on small labels. By John Rockwell. **27** Photography Moments of sublimity. By Andy Grundberg. **33** The year in video and sound. By Hans Fintel. **18, 22** Antiques: Ancient art to cookie jars. By Rita Reil. **34**

ART



Diego's portrait of Hortense Valpurgis—Such was the artist's distinction that we never come to the end of him

Major museum exhibitions made 1988 an annus mirabilis. By John Russell. **33**

FOCUS

Bargain houses — no speculators need apply

DAVID B. WILSON

SOUTH BOSTON. New, architect-dsgn, brick/jrnt, 2br town houses, pkgng, off Xway 6 mins to Park Street, walk to beach, \$58,900. Bricklayers & Laborers Non-Profit Housing Co. Inc.

No such ad will appear in the Globe because, by spring, when the BLNPHC is ready to sell these 18, sunny, special places, the word will be around and they will all be taken.

And if you don't live in the neighborhood — that's the key word — of Andrew Square, forget it. Tom McIntyre didn't lay up all that brick for yuppie speculators. He did it for what he calls "the two-dollar bettors."

You do not mess with Tom McIntyre. He is international vice president of Local No. 3 of the Bricklayers Union. You do not get to be that and stay that by avoiding or losing fights. He is Mission Hill Irish, silver-haired, black-browed, tough, decisive, the kind of man other men will follow. He also is an idealist with a creative imagination, language to which he would no doubt object.

Like the wheel, great ideas are simple. McIntyre's was, is, this: Boston is desperately short of housing. Housing costs too much because land costs too much. People can't afford to live where they grew up, formed families. The city owns a lot of land, abandoned schools, burn-outs, tax-title takings, vacant lots strewn with rubble and broken glass, going to waste.

The way to produce housing that neighborhood people can afford is to build it on city land conveyed for \$1 to a nonprofit developer.

A bank that enjoyed the union's pension business ought to be interested in financing. Union craftsmen, paid scale, working for a union-backed outfit, could do the work. And the buyers would get a double discount — the land cost and the developer's profit.

This is pretty radical stuff, you know. No federal funds. No limited partnerships. No sales commissions. No syndicated tax shelters. No complex gimmickry, publicity campaign, extended planning procedures, environmentalist tedium, hearings, seminars, workshops, committees, reviews. Just do it. But you need an architect.

Bill Rawn is an architect. Matter of fact, he is The Architect in Tracy Kidder's best seller, "House." Through Ed Lashman, a mutual friend, McIntyre found Rawn. One night last January they had dinner at Amrhein's on West Broadway and discovered that they liked each other's style and ideas.

It helped — a lot — that McIntyre had been with Ray Flynn early in the 1983 election. It helped that Arthur Cola and Pat Walsh of the Laborers Union were willing to get aboard. It helped that Billy Bulger had gone to the Andrew School. It helped that Dave Mirabassi was willing to take charge as general contractor and that attorney Valerie Swett was fascinated by the legal issues.

Bill Rawn delivered plans a month after the Amrhein's dinner. A month later, McIntyre had cost estimates from Mirabassi. In May, the city issued requests for proposals for the old Andrew School site. In June, to the surprise of almost no one, the BLNPHC was chosen. It took title in August and broke ground Sept. 9. In May, people will be living in the houses.

Boston is not supposed to work that way. In Boston, people love to fight, brood upon ancient wrongs, to chew over issues, to debate important principles, to punish and reward old foes and friends, to convene and consult and pick nits. Instead, Tom McIntyre, the Mission Hill kid, and Bill Rawn, the post-modernist Yale, Harvard Law graduate and oncoming national celebrity, and their friends, went out and built 18 houses.

You can see them today, framed in and rough-plumbed, their bay windows shining out on Dorchester street, with the fine, clean smell of new lumber blending with the sour scent of mortar. It is the fragrance of progress and growth. Thousands of empty lots in this city could use a little of it.

Valerie Swett has written deed restrictions designed to prevent speculation, and she thinks they will work. The houses, of course, are worth on the open market two to three times their expected price.

Tom McIntyre may have discovered a no-lose game. The union gets work and jobs for apprentices and badly needed public relations. The neighborhood gets some protection against gentrification. A development model has been established. Ray Flynn looks great. The city gets taxes and neighborhood stability. Bill Rawn gets an exciting commission. Valerie Swett breaks new ground in her profession. And people get places to live. Each new unit, just about, creates a corresponding vacancy if it all does not work out exactly as planned, well, somebody tried. Right away. Now. Tom McIntyre's way.

David B. Wilson is a Globe columnist.



EXHIBIT 9

DESCRIPTION OF MANAGEMENT EXPERIENCE

Building 104 at the Charlestown Navy Yard will be managed by Barkan Management Company. The Bricklayers and Laborers Non-Profit Housing Company has had a very positive working relationship with Barkan for over three years.

Barkan Management currently manages both the Bricklayers Charlestown Navy Yard Row Houses and the Back of the Hill Townhouses. Barkan was involved in the development of the management plans and operating budgets for both of these developments.

One of the properties presently managed by Barkan is the Anchorage, a 112 unit elderly development in Building 103 of the Charlestown Navy Yard. Barkan will be able to manage both buildings in a coordinated fashion. Thus Building 104 will have the advantage of having access to expertise of a successfully operating elderly development currently in operation as well as the possibility of shared services.

Following is a description of Barkan Management Company including its areas of expertise, its services, personnel and listing of properties under management.

THE BARKAN COMPANIES

BARKAN MANAGEMENT COMPANY
BOSTON, MA

Areas of Special Expertise

Design Review	Review during design and construction phases to insure that long-term property and tenant/owner needs are met, as well as assuring management's familiarity with the physical plant.
Marketing & Leasing	Creative and innovative marketing programs, and successful tenant/owner selection and leasing procedures.
Financial Management	Budget development; effective rent collection procedures; rent and mortgage increase programs; and a comprehensive control system which enables us to report reliably on financial status.
Physical Management	Physical management, including preventive maintenance and energy conservation programs, efficient staffing, and supervision of capital improvement programs.
Tenant Relations	A responsive, consistent and sensitive approach to tenant relations. Capable of delivering clinical psycho-social intervention as needed.
Condominiums	Experience working with condominium associations. We have developed physical, fiscal and administrative procedures. Assist trustees and develop management policies.
Board of Directors	Exploration and analysis of organizational structures from a systems perspective. Experienced with both profit and non-profit boards of directors and their expectations.
Interior Decoration	Consult with architect and owner on decorating of public spaces. Assist in selection of carpet, fabric, furniture and coordination of colors throughout building. Supervise furniture installation.

Properties Under Management

Name	New Falls
Location	Newton Lower Falls, MA 2281 Wasnington Street
Owner	New Falls Associates
Description	60 units, family & elderly residential, new construction
Name	Fitchburg Green
Location	350 Water Street Fitchburg, MA
Owner	Fitchburg Green Associates
Description	159 units, family & elderly residential, new construction
Name	Marble Street Apartments
Location	11 Marble Street Worcester, MA
Owner	Marble Street Associates
Description	162 units, family & elderly residential, new construction
Name	Covenant House
Location	30 Washington Street Brighton, MA
Owner	B'nai B'rith Senior Citizens Housing Corp.
Description	150 units, elderly residential, new construction
Name	Chestnut Hill Medical Center
Location	25 Boylston Street Chestnut Hill, MA
Owner	Chestnut Hill Medical Center Associates
Description	40,000 square feet medical office building, renabilitation
Name	The Residences at Copley Place
Location	16 Harcourt Street Boston, MA
Owner	Urban Investment Development Corporat...
Description	78 units, luxury cooperatives, 26 units, residential
Name	Hamilton Park
Location	281 Hamilton Avenue Norwich, CT
Owner	Hamilton Park Associates
Description	120 units, residential, new construction

Properties Under Management (Cont'd)

Name	Dempsey Apartments
Location	523 Cherry Street
Owner	Macon, GA
Description	Dempsey-Macon Associates
	126 units, residential, commercial, historic rehabilitation
Name	Anchorage Apartments
Location	103 Ninth Street
Owner	Charlestown, MA
Description	Building 103 Associates
	112 units, historic rehabilitation
Name	Hammond Park Condominium
Location	2, 10, 20, 34 Hammond Pond Parkway
Owner	Chestnut Hill, MA
Description	Hammond Park Trust
	144 units, luxury condominiums
Name	249 A Street Cooperative
Location	249 A Street
Owner	Boston, MA
Description	249 A Street Cooperative Corporation
	36 residential and working cooperatives and commercial space
Name	Wood Ridge Homes
Location	10 Wood Ridge Drive
Owner	North Andover, MA
Description	Woodridge Homes, Inc.
	230 units, cooperatives
Name	Blanchard Farms
Location	30 Bixby Lane
Owner	Westford, MA
Description	Individually owned
	114 units, luxury townhome condominiums, new construction
Name	Northridge Homes
Location	81 Northridge Road
Owner	Beverly, MA
Description	Northridge Homes Cooperative, Inc.
	98 units, cooperatives
Name	The Greens at the Thomson Country Club
Location	25 Elm Street
Owner	North Reading, MA
Description	Thomson Club Unit Owners Trust
	172 luxury condominiums

Properties Under Management (cont'd)

Name	Oak Park
Location	10 Oak Street Lewiston, ME
Owner	Oak Street Associates
Description	91 Units, residential, substantial rehabilitation
Name	Cotton Mill
Location	2 Academy Street Hallowell, ME
Owner	Cotton Mill Associates
Description	57 units, residential, historic rehabilitation
Name	Naubuc Green
Location	193 Welles Avenue Glastonbury, CT
Owner	Glastonbury Interfaith Housing Enterprises Limited Partnership
Description	110 units, residential, new construction
Name	Florence Mill
Location	121 W. Main Street Vernon, CT
Owner	Florence Mill Associates
Description	114 units, residential, historic rehabilitation
Name	Wequonnoc Village
Location	24 N. Fifth Avenue Taftville, CT
Owner	Wequonnoc Village Associates
Description	97 units, residential, new construction
Name	Bet Shalom
Location	475 Chandler Street Worcester, MA
Owner	Jewish Community Housing for the Elderly, Inc.
Description	71 units, residential, new construction
Name	Stony Brook Court
Location	51 Hixson Farm Road Sharon, MA
Owner	South Norfolk Elderly Housing Services, Inc.
Description	98 units, residential, new construction
Name	Cedars Home
Location	222 Pelham Street Methuen, MA
Owner	Lebanese Community Housing for the Elderly, Inc.
Description	40 units, residential, new construction

Properties Under Management (cont'd)

Name	Back of the Hill Townhouses
Location	Heath Street & Fisher Avenue
Owner	Boston, MA
	Bricklayers & Laborers Non-Profit
	Housing Co., Inc.
Description	50 condominiums, new construction
Name	Charlestown Rowhouses
	110 First Avenue
Location	Charlestown, MA
Owner	Bricklayers & Laborers Non-Profit
	Housing Co., Inc.
Description	50 condominiums, new construction
Name	24 Farnsworth Street
	24 Farnsworth Street
Location	Boston, MA
Owner	Barkan Farnsworth Limited Partnership
Description	78,600 square feet office building, rehabilitation
Name	Capitol Towers
	470 Broad Street
Location	Hartford, CT
Owner	Emanuel Lutheran Church
Description	144 units, residential, commercial

Consultation

Barkan Management Company provides a variety of marketing and management consulting services.

Following are specific examples of consulting projects.

Morville House Boston, MA	Assessment of personnel needs, including accountability and the relationship between management, maintenance and social services.
Bethany House Haverhill, MA Branch of HUD.	Year-end evaluation of federally-funded congregate program for the Community Service
Farnsworth Trust Boston, MA	Resources for the planning and development of a "model" congregate facility.
Beacon Chambers Boston, MA	Review and analysis of operating budget for feasibility purposes.

Memberships/Affiliations

Builders Association of Greater Boston
Citizens Housing & Planning Association, Inc.
Institute of Real Estate Management
National Association of Home Builders
National Institute of Senior Housing
New England Elderly Housing Association
National Association Housing Cooperatives
Building Owners & Managers Association
New England Women In Real Estate

ZEZETTE LARSEN

1981 - Present

President and Chief Executive Officer of
Barkan Management Company, Inc.

Barkan Management Company continues to successfully manage a diversified portfolio for owners and developers of residential, multi-family apartments, condominiums, co-operative housing, as well as professional office buildings. Success has been achieved by reviewing profit and loss objectives, preventive maintenance programs and management policies and procedures to assure strict adherence and compliance for maximum efficiency and profitability.

Experience Previous to Barkan

Executive Director
Community Housing for the Elderly
Brighton, MA

Social Planning Associate
Combined Jewish Philanthropies of Greater
Boston

Consultant
Child Welfare Division of Tel-Aviv Israel
Municipality

Organizations & Licenses

Institute of Real Estate Management
Candidate for designation Certified
Property Manager
Manager
National Association of Social Workers
Independent Certified Social Worker

Education

1953: M.S.W., Rutgers University School of
Social Work
Brunswick, NJ

1967: Post Graduate Studies, New York Institute
for Psychoanalytic Studies
New York, NY

MICHAEL LERNER

- 1990 - Present Senior Vice President and Director of Operations, Barkan Management Company, Inc.
- Supervision of daily operations of properties within management company's portfolio. Responsibilities include staff selection and evaluation, budgeting, capital improvements, maintenance programming, energy conservation technology, assist: President in development stage of new properties.
- 1979 - 1990 Vice President, Barkan Properties.
- Responsible for all aspects of the development and asset management of multi-family residential, single family residential, and commercial office developments. Responsibilities include: site selection and acquisition; hiring and directing architectural, engineering, legal, and other consultants; obtaining all required local and governmental approvals; negotiating and obtaining debt and equity financing; oversight of construction activity; contract and lease negotiation; marketing and promotional activities through lease up or sale of the project; and oversight of on-going facility management of specific individual properties.

Experience Previous to Barkan

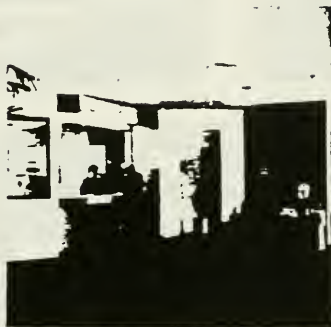
- 1978 - 1979 Executive Director
Commonwealth of Massachusetts Coastal
Floodproofing Program, Boston, MA
- 1974 - 1978 Administrator
Roxbury Tenants of Harvard, Inc., Boston, MA
- 1972 - 1974 Executive Director
Ferway Community Health Center, Inc.,
Boston, MA
- 1970 - 1972 Director
South End Labs, Inc., Boston, MA

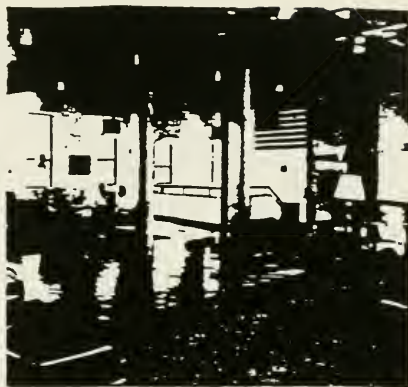
Education: Massachusetts Institute of Technology
1965 - 1969 Bachelor of Science, with minor in Business
Management

Organizations: B'nai B'rith Realty Lodge



Barkan Management Company





Barkan Management Company is one of the fastest growing property management firms in New England.

The real estate entrusted to us include both residential and commercial properties located in rural settings, suburban communities and the inner city. We have become specialists in the area of multifamily rental housing. The extensive experience of our senior management staff guarantees that owners and tenants receive quality services which are delivered in a professional, cost-effective and sensitive manner.

As President of Barkan Management Company, I would welcome the opportunity to discuss your property management needs.

Zeze Baran

Services

Planning/Design Review

During the preliminary planning stage of your project, we will advise on matters such as architectural design, tenant mix, amenities, operating expenses, security and maintenance.

Marketing and Leasing:

At Barkan Management, we know through experience how to market your product. Creative and innovative leasing together with thoughtful tenant selection procedures result in the successful rental of your property.

Financial Management

We employ a comprehensive cost control system, which includes budget development, effective rent collection procedures, rent and mortgage increase programs and cash flow analysis.

Operations Management:

Our property management team will assume full responsibility for the day-to-day operation of your investment. In addition to starting your project with qualified personnel, we will develop and supervise preventive maintenance, energy conservation and capital improvement programs.

Our management control system enables us to report reliably on the financial and operating status of those properties entrusted to us.

Tenant Relations

Satisfied tenants ensure a successful project. At Barkan Management, we effectively interact with our tenants in a responsive, consistent and sensitive manner.

Congregate Housing

Successful congregate housing communities are the result of detailed planning efforts. At Barkan Management, we have developed an expertise in the areas of resident pre-qualification and the development of meaningful support service programs which are monitored and reviewed on an ongoing basis.

Consultation

At Barkan Management, our greatest strength is our experience. Whether you are a profit or nonprofit organization, a commercial or an investment client, we know what it takes to manage your investment successfully.

The Barkan approach to consultation has been and will continue to be one of integrity, performance and value.

STATEMENT OF INCOME

FOR THE PERIOD ENDED March 31, 1990

PREPARED 04/12/90

PROPERTY LOCATION -

	CURRENT MONTH		YEAR TO DATE		ANNUAL BUDGET	PRIOR YEAR ACTUAL	CURRENT YEAR \$/UNIT	PRIOR YEAR \$/UNIT
	BUDGET	ACTUAL	VARIANCE	BUDGET	ACTUAL			
INCOME:								
CONDOMINIUM FEES	23607	33640	33	100821	100920	93909	586.74	545.99
LATE FEES	250	208	38	750	804	373	4.68	2.17
FINES - SPEEDING	0	150	150	0	0	475	.87	2.76
FINES - SIGNS	0	0	0	0	0	100-	7.00	.50-
INTEREST INCOME	700	408	299-	2124	1322	1232	7.17	7.17
RESERVE CONTRIBUTION	1250	1250	0	3750	3750	1250	21.80	7.27
OTHER INCOME	0	150-	150-	0	362	25	2.11	.15
TOTAL INCOME	35815	35586	228-	107445	107310	97166	623.90	564.92

EXPENSES:

ADMINISTRATIVE EXPENSES:

MANAGEMENT FEE	2408	2408	0	7224	7224	7391	42.00	42.97
LEGAL	160	154	6	480	1441	20	8.38	.12
AUDITING EXPENSE	1000	0	1000	1000	0	1000	.00	5.81
TELEPHONE/FAXES	100	47	52	300	174	35	1.25	.21
OFFICE EXPENSE	60	134	74-	180	632	70	3.68	.37
DUES - THOMPSON CLUB	2508	2508	0-	7524	7524	7524	43.75	43.75
REPLACEMENT RESERVE	1250	1250	0	3750	3750	1250	21.80	7.27
MISCELLANEOUS	267	0	267	801	388	383	2.26	2.23
TOTAL ADMIN. EXPENSE	7753	6502	1250	21259	21136	17669	122.89	102.73

OPERATING EXPENSES:

ELECTRICITY	106	84	21	318	370	151	2.15	.68
WATER & SEWER	0	16538	16538-	0	33077	0	192.31	.00
EXTERMINATING CONTRACT	1417	210-	210	0	210	0	1.22	.00
GARAGE & TRASH REMOVAL	10000	11533	1533-	4251	3900	3877	22.67	22.54
SEPTIC SYSTEM	0	0	0	40000	45250	39900	263.08	231.90
TOTAL OPERATING EXPENSES	11523	29246	17723-	44569	86211	43929	501.23	255.40

MAINTENANCE EXPENSES:

GENERAL CONTRACT - LANDSCAPING	0	8705	8705-	0	11112	8454	71.00	49.15
REPAIRS - PAINTING	2692	2224	427	7000	6013	2216	35.08	12.89
PAINTING CONTRACT	1517	299	1217	4551	1175	4786	6.83	24.92
WINDOW REPAIRS	0	0	0	0	0	0	.00	.00
FIRE ALARM CONTRACT	2500	2500	0	2500	375	2533	1.09	14.73
	0	6000-	6000	6000	6000	6000	34.00	34.00

STATEMENT OF INCOME

FOR THE PERIOD ENDED March 31, 1990

PREPARED 04/12/90

PROPERTY LOCATION -

	CURRENT MONTH			YEAR TO DATE			PRIOR YEAR ACTUAL	CURRENT YEAR \$/UNIT	PRIOR YEAR \$/UNIT
	BUDGET	ACTUAL	VARIANCE	BUDGET	ACTUAL	VARIANCE			
MISCELLANEOUS	0	0	0	0	0	0	0	.00	.00
TOTAL MAINTENANCE EXPENSES	6789	5244	1544	20131	25746	5615-	23491	149.69	136.59
TAXES & INSURANCE									
INCOME TAXES	100	0	100	300	0	300	717	.00	4.17
PAYROLL TAXES	354	268	86	1062	704	357	160	4.10	.93
INSURANCE	0	0	0	0	281	281-	851	1.63	4.95
INSURANCE DEDUCTIBLE	0	0	0	0	0	0	0	.00	.00
EMPLOYEE BENEFITS	0	150	150-	0	392	392-	91	2.28	.53
TOTAL TAXES & INSURANCE	454	419	34	1362	1377	15-	1820	8.01	10.58
TOTAL AMOUNT OF EXPENSES	26519	41412	14893-	87321	134471	47150-	86910	781.81	505.29
NET PROFIT (OR LOSS)-(-)	9296	5825-	15121-	20124	27161-	47205-	10256	157.91	59.63

STATEMENT OF INCOME

FOR THE PERIOD ENDED MARCH 31, 1990

PROPERTY LOCATION -

[illegible]

:53N3.DIG

ADMINISTRATIVE EXPENSES:										
MANAGEMENT FEE	2408	2406	2408	0	0	0	0	0	0	7224
LEGAL	1103	183	154	0	0	0	0	0	0	1441
AUDITING EXPENSE	0	0	0	0	0	0	0	0	0	0
TELEPHONE/PAGERS	52	75	47	0	0	0	0	0	0	174
OFFICE EXPENSE	202	295	134	0	0	0	0	0	0	632
DUES - THOMPSON CLUB	2508	2508	2508	0	0	0	0	0	0	7524
REPLACEMENT RESERVE	1250	1250	1250	0	0	0	0	0	0	3750
MISCELLANEOUS	124	264	0	0	0	0	0	0	0	308
TOTAL ADMIN. EXPENSE	7648	6995	6502	0	0	0	0	0	0	21136

[illegible][illegible]

STATEMENT OF INCOME

FOR THE PERIOD ENDED MARCH 31, 1990

PROPERTY LOCATION -

[illegible]

VOUCHER DISTRIBUTION REGISTER

CHECK NO & DATE	PAID TO	FOR INV & DATE	AMOUNT	ACCOUNT	IDENTITY	ITEM DESCRIPTION	PROPERTY
001082 3/02/90	BARKAN MGMT AGRY A/C		21,900.50	1022	M BARKAN MGT-INTERCO		107
001083 3/15/90	BARKAN MGMT AGRY A/C		13,094.87	1022	M BARKAN MGT-INTERCO		107
001084 3/20/90	BARKAN MGMT AGRY A/C		15,243.31	1022	M BARKAN MGT-INTERCO		107
009498 3/16/90	BARKAN MGMT -P/R REIMB	107P/R 3/15/90	1,615.32	1022	BARKAN MGT-INTERCO	P/R REIMB.	107
090243 3/31/90	BARKAN MGMT -P/R REIMB	107P/R 3/28/90	649.14	1022	BARKAN MGT-INTERCO	PAYROLL REIMBURSEMENT	107
			52,503.14	ACCOUNT TOTAL			
008976 3/02/90	THOMSON CC REPL RES	30190	416.67	1320	RESERVE FOR REPLACEMENTS	REPLACEMENT RESERVE	107
090057 3/30/90	THOMSON CC REPL RES	3/22	2,499.99	1320	RESERVE FOR REPLACEMENTS		107
			2,916.66	ACCOUNT TOTAL			
008973 3/02/90	BARKAN MANAGEMENT	107P/OS 30190	43.00	6311	OFFICE EXPENSES		107
090058 3/30/90	MACELAGHIN, BENJAMIN	3/29	91.78	6311	OFFICE EXPENSES	POSTAGE MONTHLY MAILING	107
			134.78	ACCOUNT TOTAL			
008975 3/02/90	THOMSON COUNTRY CLUB	30190	2,508.33	6314	THOMSON CLUB DUES	MONTHLY DUES	107
090242 3/31/90	BARKAN MANAGEMENT	MF0003 33190	2,408.00	6320	MANAGEMENT FEE	MANAGEMENT FEE	107
009503 3/16/90	WILSON, DORCOTT, COITIER	3/1	154.00	6340	LEGAL EXPENSE - (PROJECT)		107
008974 3/02/90	ABLE PHONE	030190 30190	8.12	6360	TELEPHONE, PAGERS, ANS BCR		107
009502 3/16/90	METROPHEDIA PACING	3/12 30190	13.10	6360	TELEPHONE, PAGERS, ANS BCR		107
009505 3/16/90	N E TELL	2/25 22590	17.86	6360	TELEPHONE, PAGERS, ANS BCR		107
090056 3/30/90	ABLE PHONE	3/30 33690	8.12	6360	TELEPHONE, PAGERS, ANS BCR		107
			47.20	ACCOUNT TOTAL			
009506 3/16/90	READING MUNICIPAL	3/2	84.52	6450	ELECTRICITY		107
0097251 3/09/90	NORTH READING, TOWN	11/27 112789	16,538.75	6451	WATER & SEWER		107
001083 3/02/90	DENNIS THE MENNIS		210.00	6462	M EXTERMINATING CONTRACT		107
0087250 3/09/90	DENNIS THE MENNIS	2/9	420.00-	6462	EXTERMINATING CONTRACT	VOID CK #08658	107
			210.00-	ACCOUNT TOTAL			
0089499 3/16/90	WASTE MGMT OF N ANDO	2/23 22390	1,300.00	6470	GARBAGE & TRASH REMOVAL		107
009500 3/16/90	GAS SERVICE	2/28 22890	11,533.00	6480	SNOW REMOVAL		107
001084 3/15/90	FOTINO TURF CARE		8,705.55	6521	M GROUNDS SUPPLIES & REPLA		107
009501 3/16/90	MOYNIHAN LUMBER (BEA	4115 22590	38.31	6541	REPAIRS MATERIAL		107
009504 3/16/90	128 ELECTRIC SUPPLY	438146 22190	192.29	6541	REPAIRS MATERIAL		107
090058 3/30/90	MACELAGHIN, BENJAMIN	3/29 32990	68.69	6541	REPAIRS MATERIAL		107
			299.29	ACCOUNT TOTAL			

THE
3/31/90
107
1330 BOYLSTON STREET
CHESTNUT HILL MA

VOUCHER DISTRIBUTION REGISTER

CHECK NO & DATE	PAID TO	FOR AMT & DATE	AMOUNT	ACCOUNT	IDENTITY	ITEM DESCRIPTION	PROPERTY
088977 3/02/90	MURTH EAST ALARM	020490 20190	6,000.00-	6572	FIKE ALARM CONTRACT	VOID CK 88660	107
089498 3/16/90	BARSKAN MGMT-P/R REIM	107TX 31590	191.41	6711	PAYROLL TAXES	P/R TAXES REIMB.	107
090263 3/31/90	BARSKAN MGMT-P/R REIM	107PTR 32890	77.57	6711	PAYROLL TAXES	PAYROLL TAX REIM	107
			268.98	ACCOUNT TOTAL			
089498 3/16/90	BARSKAN MGMT-P/R REIM	107COL 31590	6.74	6722	CGL P/R REIMBURSEMENT	CGL INS REIMB	107
090263 3/31/90	BARSKAN MGMT-P/R REIM	107COL 32890	6.90	6722	CGL P/R REIMBURSEMENT	CGL REIMB	107
			13.64	ACCOUNT TOTAL			
089498 3/16/90	BARSKAN MGMT-P/R REIM	107W/C 31590	96.76	9002	WORKMEN'S COMP INSURANCE	W/C INS REIMB	107
090263 3/31/90	BARSKAN MGMT-P/R REIM	107W/C 32890	40.12	9002	WORKMEN'S COMP INSURANCE	W/C REIMBURSEMENT	107
			136.88	ACCOUNT TOTAL			

CLIENT TOTAL

93,342.72 ***

3/31/90
2



BOMA/Boston

Building Owners & Managers Association

Experiencing strong growth

Barkan stresses human approach to mgmt.

CHESTNUT HILL, MA. - "It may not seem to be the first order of business, but we are very strong on the concept of the 'human approach' to management with all of the properties we manage. I believe it is good business," says Zazette Larsen (shown), president of Barkan Management Co. She adds that it's the basis of our management philosophy and is the reason behind our solid growth."

The firm has shown strong forward motion since its formation in 1979. The company manages more than 2,000 residential units as well as commercial space throughout New England.

"By having a well developed awareness of how people act and think, we believe that we have an inside track on the secret to successful management," says



Larsen. "Of course, we provide all of the basic management services that every property requires in an efficient and effective manner.

"Our systems are well thought out, we have complete computer-

ized back-up, and our affiliations with construction, development and design teams give us an exceptionally solid overview of what goes into making a building work. I think that's why we get involved in as many projects as we do before they are completed."

"But the 'human' approach is our primary contribution to the science of management primarily because people do not always think, act or feel in logical ways. We have found that by having a greater internal, social, and psychological awareness we are better able to negotiate and resolve human situations as they evolve. And they are always evolving."

"But if all there were to management was collecting the rent and sweeping the walk, then there really wouldn't be much need for a management company's services."

The company's residential contracts include government assisted housing, housing developed by community groups, luxury condominiums and Boston's newest luxury class cooperative. The residences at Copley Place, the final development component in the much proclaimed Copley Place development.

The firm also manages commercial properties, office buildings and medical offices and was recently designated the managing agent for the six buildings that will comprise Hartfield Executive Park, an office complex in East Windsor, Conn.

Other recent residential management contracts include Munjoy Commons in Portland, Me.; Stony Brook Court in Sharon, Weymouth Village in Taftville, Conn.; Cedars Home in Methuen; Bet Shalom in Worcester; and The Fairways in Chestnut Hill.

Prior to joining Barkan in 1981, Ms. Larsen had been executive director of Jewish Community Housing for the Elderly in Brighton for eight years. She holds degrees in social work and is certified in both N.Y. and Mass.

Barkan Management is a member of BOMA, the Institute of Real Estate Management, Citizens Housing & Planning Assn., the National Assn. of Home Builders, as well as other professional organizations.

FOR LEASE



10 Minutes West of
128 & Mass. Pike
Interchange

HIGH TECH/R&D
SPACE

Two Free-Standing
Buildings

1. 30,485 sq. ft.
2. 7,676 sq. ft.

- Fully air conditioned
- More than ample power
- Tailboard loading
- Parking: 4 spaces per 1000 sq. ft.

CERTIFICATE OF APPRECIATION

The Community Associations Institute
Research Foundation

Gives sincere thanks to

Barkan Management Co.

*for a contribution to further the work of the Foundation in increasing the knowledge and
improving the techniques available to community association practitioners and the
communities which they serve.*

Michael E. Packard
CALRF President

1/20/87

Date

Ann Darden
Executive Vice President



EXHIBIT 10

BOARD RESOLUTION OF SPONSORSHIP

This exhibit contains the following Board Resolutions of Sponsorship by the Co-Sponsors:

- a. Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC)
- b. Bricklayers & Laborers Non-Profit Housing Co., Inc. (BLNPHC)

BRICKLAYERS & LABORERS CHARLESTOWN
NON-PROFIT DEVELOPMENT CORP.

BOARD RESOLUTION OF SPONSORSHIP

The following resolution is hereby adopted and acknowledged by;
the Bricklayers & Laborers Charlestown Non-Profit Development
Corp. (BLCNPDC):

WHEREAS, BLCNPDC is committed to providing housing and services
for elderly persons, and

WHEREAS, the need for housing and services is acute among elderly
persons in Charlestown and the City of Boston, and

WHEREAS, BLCNPDC has adopted a long range goal to provide housing
and services for persons who are elderly,

BE IT RESOLVED THAT:

BLCNPDC shall extend its maximum efforts to provide
housing and services for elderly persons through the
Section 202 Program, and

BLCNPDC shall fully support, through financial and other
resources, the successful development and operation of
any Section 202 housing development, for which it
receives preliminary approval, and

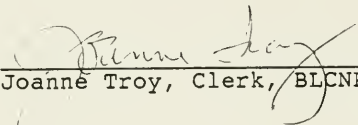
BLCNPDC acknowledges the responsibilities and
obligations of sponsorship, continuing ownership, and
long-term operation of Section 202 housing developments.

BE IT FURTHER RESOLVED THAT:

This resolution be made a part of the Section 202 Application for
preliminary Fund Reservation submitted by BLCNPDC in Co-
Sponsorship with Bricklayers & Laborers Non-Profit Housing Co,
Inc. (BLNPHC) and that the borrower corporation established by
BLCNPDC and BLNPHC to serve as mortgagor for this Section 202
Project acknowledge and adopt this resolution.

ADOPTED BY THE BOARD OF DIRECTORS OF BLCNPDC.

September 23, 1991



Joanne Troy, Clerk, BLCNPDC

BRICKLAYERS & LABORERS NON-PROFIT HOUSING CO. INC.

BOARD RESOLUTION OF SPONSORSHIP

The following resolution is hereby adopted and acknowledged by;
the Bricklayers & Laborers Non-Profit Housing Co., Inc. (BLNPHC):

WHEREAS, BLNPHC is committed to providing housing and services
for elderly persons, and

WHEREAS, the need for housing and services is acute among elderly
persons in Charlestown and the City of Boston, and

WHEREAS, BLNPHC has adopted a long range goal to provide housing
and services for persons who are elderly,

BE IT RESOLVED THAT:

BLNPHC shall extend its maximum efforts to provide
housing and services for elderly persons through the
Section 202 Program, and

BLNPHC shall fully support, through financial and other
resources, the successful development and operation of
any Section 202 housing development, for which it
receives preliminary approval, and

BLNPHC acknowledges the responsibilities and
obligations of sponsorship of Section 202 housing
developments.

ADOPTED BY THE BOARD OF DIRECTORS OF BLNPHC.

September , 1991

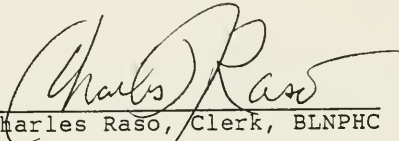

Charles Raño, Clerk, BLNPHC





EXHIBIT 11

EXPERIENCE SERVING MINORITIES AND IN CONTRACTING WITH MINORITY OWNED BUSINESSES

Although Bricklayers & Laborers Charlestown Development Corp. (BLCNPDC) is a recently organized non-profit corporation and as such has yet to establish a track record with regard to service to minorities and contracting with minority owned businesses, its Co-Sponsor for this project, Bricklayers & Laborers Non-Profit Housing Co, Inc. (BLNPHC) has an excellent record in these areas.

Both Co-Sponsors are equal opportunity employers with established policies and practices to hire and contract for services without regard race, color, sex, age, creed, or national origin.

In the course of constructing the above noted affordable housing developments BLNPHC made special efforts to reach out to minority laborers contractors to perform construction work as follows:

- . BLNPHC has worked with contractors to ensure compliance with the Boston Resident Jobs Policy, which calls for participation in the construction work force of 50% residents, 25% minorities and 10% women.
- . BLNPHC has also worked with the Office of Contract Compliance of the City of Boston to increase the number of construction contracts being given to minority firms.
- . Thomas McIntyre, President of both the BLCNPDC and the BLNPHC has been a member of the Boston Employment Commission since its inception. This Commission oversees compliance with the Boston Jobs Policy.

In marketing the affordable condominium units it has developed in Mission Hill, Charlestown and South Boston, BLNPHC made a special effort to reach out to minorities to ensure that they were made aware of and encouraged to purchase the condominium units offered at all three locations as follows:

- . BLNPHC has worked closely with the Boston Redevelopment Authority and the City of Boston Fair Housing Commission to develop aggressive affirmative marketing plans for all of its projects.
- . BLNPHC has included advertised, not only in major media outlets, but also in minority owned and/or operated media including the Bay State Banner, El Mundo, Greater Roxbury News and Sing Tao. Advertisements were translated into Spanish and Chinese to facilitate outreach.

- . BLNPHC made concerted efforts to reach out to over 150 community agencies representing ethnic and racial minorities throughout the City of Boston. These efforts, which included letters, phone calls, luncheons, meetings and bus tours, sought to acquaint minority community leaders with the developments in order to maximize minority participation in the buyer selection process.
- . Workshops were held in minority communities to brief community residents on the opportunities to participate in the selection process as well as education on first time homebuyer programs.
- . Leaflets were distributed at the BRA neighborhood offices in minority communities to encourage eligible individuals to apply.

The following is a summary of the three projects developed thus far showing results in attracting racial/ethnic minorities:

White	94
Black	38
Other Minorities	<u>89</u>
Total	221

As indicated by the above figures, of the condo units built and made available for sale by BLNPHC thus far, more than half have been sold to, or are occupied by, Blacks or persons representing other minority groups.

BOSTON
REDEVELOPMENT
AUTHORITY

Raymond L. Flynn
Mayor

Stephen Coyle
Director

One City Hall Square
Boston, MA 02201
(617) 722-4300

September 25, 1991

Thomas McIntyre, President
Bricklayers and Laborers
Non-Profit Housing Corporation
P. O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

Just a note to say that we are looking forward to receiving your Affirmative Marketing Plan for your planned development in the Charlestown Navy Yard. I understand that it is in preparation and that we will be meeting soon.

When we meet we will also review changes in the regulations from the Skinner Consent decree area preferences will no longer be permitted, for example, and others.

In any event, I anticipate that we will be working as closely and cooperatively on your new development as we did on the Navy Yard Row Houses. I understand that your later effort at Back of the Hill was also very successful affirmatively.

I look forward to working with BLNPHC and Boston Fair Housing Commission for another successful program.

If you should have any questions on this before we meet please feel free to call me.

Sincerely,

Joan E. Smith

Joan E. Smith
Affirmative Marketing
Neighborhood Housing
and Development



EXHIBIT 12

LIST OF OTHER APPLICATIONS SUBMITTED

The Co-Sponsors, Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC) and Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC), have not submitted any other applications for, nor do they plan to submit any other applications for Fund Reservations to any other HUD Field Office to build any units under the Section 202 Program.



EXHIBIT 13

START-UP EXPENSES

This Exhibit contains the following:

- . Estimated Start Up Costs
- . HUD Form 92290, Section 106(b) Nonprofit Sponsor Assistance
"Seed Money" Loan Application.

BUILDING #104, CHARLESTOWN NAVY YARD
ELDERLY HOUSING DEVELOPMENT

Estimated Start Up Costs

Estimated "Start Up Expenses" for the Building #104 Project at the Charlestown Navy Yard are as follows:

Organizational Expenses	\$ 750
Legal Fees	7,500
Consultant Fees	6,875
Architect Fees (Design)	29,500
Preliminary Site Engineering	10,000
Land	-0-
Other	-0-
 TOTAL	 \$54,625

Based on the above estimated start up expenses of \$54,625, the Co-Sponsors are submitting a loan request for 80% of the start up costs in the amount of \$43,700 under the Section 106(b) "Seed Money" Loan Program. The Co-Sponsors propose to provide a match for the loan in the amount of \$10,925.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

SECTION 106(b) NONPROFIT SPONSOR ASSISTANCE "SEED MONEY" LOAN APPLICATION

No loan may be approved unless a completed application form has been received (21 C.F.R. Part 271)

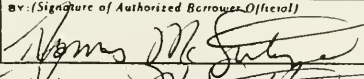
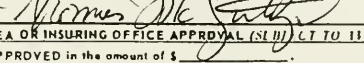
1. SPONSOR (Name, Address, Phone and Person in Contact) Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNFDC) 617-277-8014 PO Box 1140, Boston, MA 02130 (Joanne Troy)		2. BORROWER (Name, Address, Phone and Person in Contact) Co-Sponsor: Bricklayers & Laborers Non-Profit Housing Co. Inc. 617-277-8014 (BLNFHC) PO Box 1140, Boston, MA 02130 (Joanne Troy)	
3. DATE	4. SECTION 106(b) APPLICATION NO.	5. FHA PROJECT NUMBER (Mortgage and Subsidy)	6. SECTION OF HOUSING ACT Section 202 HUD
7. PROJECT NAME AND LOCATION Elderly Housing, Building #104, Charlestown Navy Yard, Boston, MA			
8. PURPOSE AND AMOUNT OF FINANCIAL ASSISTANCE		AMOUNT OF ASSISTANCE REQUIRED	HUD USE ONLY AMOUNT APPROVED
Organizational Expenses		\$ 750.00	\$
Legal Fees		\$ 7,500.00	\$
Consultant Fee		\$ 6,875.00	\$
Architect Fees (Design)		\$ 20,500.00	\$
Preliminary Site Engineering Fees		\$ 10,000.00	\$
Land		\$ -0-	\$
Other (Itemize)		\$ -0-	\$
TOTAL (Estimated)		\$ 54,625.00	\$
Loan Amount (80 percent of Total)		\$ 43,700.00	\$
Borrower's share (20 percent of Total)		\$ 10,925.00	\$
9. Does the borrower, sponsor or any entity controlled by or under the control of these entities have an outstanding nonprofit sponsor assistance "seed money" loan under Section 106(b) of the Housing and Urban Development Act of 1968 and/or Section 207 of the Appalachian Redevelopment Act of 1965? ☐ Yes ☒ No If answer is yes, show the loan amount, project name and project number and indicate why the loan has not been repaid.			
10. The undersigned agrees that pursuant to the requirements of the HUD Regulations, (a) neither it nor anyone authorized to act for it will decline to sell, rent or otherwise make available any of the properties or housing in the proposed project to a prospective purchaser or tenant because of his/her race, creed, color, sex or national origin; (b) It will comply with state and local laws of ordinances prohibiting discrimination, and (c) failure or refusal to comply with the requirements of either (a) or (b) shall be a proper basis for the Secretary to reject requests for future business with which the borrower or sponsor is identified or to take any other corrective action he or she may deem necessary to carry out the requirements of the HUD Regulations. The undersigned certifies that the borrower has available in cash \$ 10,925.00 to meet its share of the "seed money" expenses that no portion of the borrower's share was or will be obtained from any party seeking to make a profit or monetary gain from the project as set forth in paragraph 271.15(b) of the HUD Regulations (24 CFR, Part 271); that the borrower/sponsor has not obtained nor will it obtain a "seed money" loan or grant for this project from any other direct or indirect federal source; that the total borrower's share as determined by HUD has been or will be spent for allowable "seed money" items prior to or simultaneously with the first expenditure of loan proceeds, and that the information included herein is true and correct to the best of the borrower's knowledge.			
DATE September 25, 1991	BY: (Signature of Authorized Borrower Official) 		TYPE NAME Thomas McIntyre, President BLCNFDC
TITLE September 25, 1991	BY: (Signature of Area or Insuring Office Director) 		TYPE NAME Thomas McIntyre, President BLNFHC
11. HUD AREA OR INSURING OFFICE APPROVAL (SLIP) (CT TO AVAILABILITY OF FUNDS) ☐ APPROVED in the amount of \$ _____ The application is: ☐ DISAPPROVED (If disapproved, application will be returned to borrower with explanation attached.)			
DATE	BY: (Signature of Area or Insuring Office Director)		TYPE NAME
NAME AND ADDRESS OF AREA OR INSURING OFFICE			
12. HUD HEADQUARTERS RESERVATION OF FUNDS Funds in the amount of \$ _____ are hereby reserved.			
DATE	BY: (Signature of Director, General and Subsidiary Ledger Division, Office of Finance and Accounting)		TYPE NAME
WARNING: Section 1001 of Title 18, United States Code, "Statements or entries generally," provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both."			



EXHIBIT 14

MINIMUM CAPITAL INVESTMENT

This exhibit contains the following documents as appropriate:

1. Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC)

- . Certified Board Resolution to Fund Minimum Capital Investment
- . Financial History
- . Financial Statements for Past Year (Form HUD 92417)
- . Form HUD-2013 Supplement
- . List of Prior Year Projects - NOT APPLICABLE

2. Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC)

- . Certified Board Resolution to Fund Minimum Capital Investment - NOT APPLICABLE
- . Financial History
- . Financial Statements for Past 3 Years (Including Form HUD 92417 for Past Year)
- . Form HUD-2013 Supplement
- . List of Prior Year Projects

SPONSOR'S RESOLUTION TO COMMIT FUNDS FOR START-UP EXPENSES,
MINIMUM CAPITAL INVESTMENT AND AMENITIES OR FEATURES NOT MEETING
THE DEPARTMENT'S DESIGN AND COST STANDARDS

TO: Secretary of Housing and Urban Development

SUBJECT: Section 202 Program - Application for Fund Reservation

Sponsor: Bricklayers & Laborers Charlestown
Non-Profit Development Corporation (BLCNPDC)
Project Location: Building 10⁴ Charlestown Navy Yard, Boston MA

WHEREAS, under the Section 202 Program for Supportive Housing for the Elderly, the Sponsor is required to make a commitment to cover the estimated start-up expenses, the minimum capital investment of 1/2 of one percent of the HUD-approved capital advance, not to exceed \$25,000, and any amenities or features not covered by the capital advance.

WHEREAS, HUD has determined that assurance by the Sponsor of its commitment and willingness to provide those funds can best be assured by requiring a resolution of the Board of Directors that up to a specified amount of funds will be made available for such purposes.

NOW, THEREFORE, in order for the Department to determine the extent to which the Sponsor's financial resources can be considered in determining its financial capacity, it is hereby resolved and agreed by the Board of Directors of the Sponsor that up to \$ 25,000 will be available for the subject project to meet estimated start-up expenses specified in this application, the minimum capital investment and the estimated cost of any amenities or features (and operating costs related thereto) which would not be covered by the approved capital advance and which are specified in this application.

Adopted and approved by The Board of Directors of
the Sponsor on the 2ⁿ date of Aug, 1991.

Recording Officer's Certification:

I, the duly appointed, qualified and acting secretary of BLCNPDC, do hereby certify, as evidenced by the official minutes, that a duly called (regular)(special) meeting was held on Sept 27, 1991, of the full 6 member board, a quorum of 4 was present and the above resolution was duly adopted by the affirmative vote of a majority of the members present.

Signed this 27 day of September, 1991.

Joanne Troy
Secretary

Joanne Troy, Clerk
Bricklayers & Laborers Charlestown
Non-Profit Development Corp.

FINANCIAL HISTORY

Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC)

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was incorporated in June, 1990. Like its Co-Sponsor for this project, the Bricklayers & Laborers Non-Profit Housing Co, Inc. (BLNPHC), the Board of the BLCNPDC is comprised primarily of members of the Bricklayers and Laborers Union.

The BLCNPDC was formed to develop affordable housing for low and moderate income people. The first project of this corporation will be the rehabilitation and conversion of Building #104 of the Charlestown Navy Yard into 46 units of low income housing for the elderly.

On July 12, 1990, the Boston Redevelopment Authority voted final designation of the site containing Building #104 in the Charlestown Navy Yard to the Bricklayers & Laborers Charlestown Non-Profit Development Corp.

Subsequently, on June 4, 1991, the Neighborhood Housing Trust voted to award BLCNPDC a Linkage Grant in the amount of \$428,358 to be used toward the development of elderly housing in Building #104.

To date, the BLCNPDC has received \$125,000 of these funds for toward development costs of this project.

FINANCIAL STATEMENTS (FORM HUD 92417)

Bricklayers & Laborers Charlestown
Non-Profit Development Corporation (BLCNPDC)

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was established in June, 1990. Accordingly, financial statements (Form HUD 92417) for the corporation are only available for the Fiscal Year ending June, 1991 as follows.

Personal Financial and Credit Statement

U.S. Department of Housing
and Urban Development
Office of Housing —
Federal Housing Commissioner



OMB No. 2502-0001 (Exp. 6-30-85)

Project Name: Elderly Housing Building #104, Charlestown Navy Yard Statement of: Tricklayers & Laborers Charlestown Non-Profit Development Assets Corp. (EHCNFD)		Number	Location: Building #104, Charlestown Navy Yard Boston, MA
Date		Address: PO Box 1140 Boston, MA 02130	
Cash on hand in banks (Name of depository)	Balance	Total	Liabilities and Net Worth
UStTrust Co.	\$ 22,131		Accounts Payable \$ 17,290
			Notes Payable
		\$ 22,131	Debt payable in less than one year (secured by mortgages on land and buildings)
Accounts Receivable	\$ 339,514		Debt payable in less than one year (secured by chattel mortgages or other liens on assets)
Less: Doubtful Accounts	-0-	339,514	
Notes Receivable	\$		Other current liabilities: (describe)
Less: Doubtful Notes	-0-	339,514	
Stocks and Bonds — Market Value (Schedule A — reverse side)		-0-	
Other Current Assets: (describe)	\$		Total Current Liabilities: \$ 17,290
		-0-	Debt payable in more than one year (secured by mortgages on land and buildings)
Total Current Assets	\$ 361,645		Debt payable in more than one year (secured by chattel mortgages or other liens on assets)
Real Property — at net* (Schedule B — reverse side)			Other liabilities (describe)
Machinery Equipment and Fixtures — at net			
Life Insurance (Cash value less loans)			
Other Assets (describe)	\$		Total Liabilities \$ 17,290
			Net Worth 344,355
Total Assets	\$ 361,645	Total Liabilities and Net Worth	\$ 361,645

*Cost, including improvements, less depreciation.

Accounts and Notes Receivable Partner (P) Employee (E) Relative (R) or Other (O)

Type (P, E, R or O)	Name: City of Boston Neighborhood Housing Trust	Address: 1010 Mass Avenue Boston, MA	Maturity Date: 6/4/91	Amount: \$339,514
Type (P, E, R or O)	Name	Address	Maturity Date	Amount
Type (P, E, R or O)	Name	Address	Maturity Date	Amount
Life Insurance		Face Value	Beneficiary	

Delinquencies

Type Liability	Amount	Circumstances
N/A		
Type Liability	Amount	Circumstances
Type Liability	Amount	Circumstances

Accounts and Notes Payable

Type (P, E, R or O)	Name: William Pawn Associates	Address: 101 Tremont St Boston, MA	Amount: \$6,509	Maturity Date: 30 Days
Type (P, E, R or O)	Name: Deutsch Williams	Address: 9 Tremont Street Boston, MA	Amount: \$10,781	Maturity Date: 30 Days

Pledged Assets

Type Pledged	Amount	Offsetting Liability
N/A		
Type Pledged	Amount	Offsetting Liability
Type Pledged	Amount	Offsetting Liability

Note: If more space is required use a separate sheet of paper.

Replaces FHA 2417 which is obsolete.

HUD 92417 (4 85)

Schedule A — Stocks and Bonds

[illegible]

Schedule B — Real Property (indicate Private Residence, if any)

Location and Description of Land and Buildings Owned	Age	Original Cost	Market Value	Assessed Value	Mortgaged For --	Insured For --
None						
Totals						

This (The legal and equitable title to all pieces of the above-described real estate is solely in my name, except as follows.)

Location of Real Property	Name of Title Holders
None	

Bank and/or Trade References

Name and Address	Account Numbers
USTRust, One Batterymarch Park, Quincy, MA 02169	8811040274

I hereby certify that the foregoing figures and the statements contained here, submitted to obtain mortgage insurance under the National Housing Act, are true and give a correct showing of my financial condition as of this date.

Name	Date Signed
Thomas McIntyre, President, BLCNPDC	September 35, 1991

Warning — U.S. Criminal Code, Section 1010, Title 18 U.S.C. "Federal Housing Administration transactions", provides in part: "Whoever, for the purpose of influencing in any way the action of such Administration makes passes, utters, or publishes any statement, knowing the same to be false, shall be fined not more than \$5,000 or imprisoned not more than two years or both."

SUPPLEMENT TO FORM 2013
APPLICATION -- PROJECT MORTGAGE INSURANCE
(TO BE COMPLETED BY EACH SPONSOR, AND BY THE GENERAL CONTRACTOR)

Project Name: Elderly Housing Building #104	Project Number:
Name: Charlestown Navy Yard	
Address: Bricklayers & Laborers Charlestown Non-Profit Development Corp.	Telephone: 617-277-8014
P.O. Box 11-0	Contact: Jeanne Troy
Boston, MA 02130	

Describe your affiliation with Project: Sponsor

Credit References: Include all Bank, Finance, Trade and Supply Creditors. You may omit creditors with balances less than \$200.00.

Firm Name: William Rawn Associates
Address: 101 Tremont Street, Boston, MA
Telephone: 617-423-3470
Account Number:
Present Balance: \$6,509.00
Terms: 30 Days
Firm Name: Deutsch Williams
Address: 99 Summer Street, Boston, MA
Telephone: 617-951-2300
Account Number:
Present Balance: \$10,781
Terms: 30 Days
Firm Name:
Address:
Telephone:
Account Number:
Present Balance:
Terms:

Firm Name:
Address:
Telephone:
Account Number:
Present Balance:
Terms:
Firm Name:
Address:
Telephone:
Account Number:
Present Balance:
Terms:
Firm Name:
Address:
Telephone:
Account Number:
Present Balance:
Terms:

Other References: USTrust Norfolk, One Batterymarch Park, Quincy, MA 02169

Are you or have you been a defendant in any suit or legal action? ☐ Yes ☒ No
 Have you ever claimed bankruptcy or made compromised settlements with creditors? ☐ Yes ☒ No
 Are there judgments recorded against you? ☐ Yes ☒ No
 If the answer to any of the questions above is yes, give details below:

SPONSOR: I certify that the foregoing, submitted by me, for the purpose of obtaining mortgage insurance under the National Housing Act, is true and correct to the best of my knowledge and belief.

Signed this _____ day of September, 1991

(Name) Thomas McIntyre, President

CONTRACTOR: I certify that the foregoing, submitted by me, is true and correct to the best of my knowledge and belief.

Signed this _____ day of _____, 1991
NOTE: GENERAL CONTRACTOR HAS NOT BEEN SELECTED AS YET.

(Name) Thomas McIntyre

WARNING

U. S. Criminal Code, Section 1010, Title 18, U.S.C., "Federal Housing Administration transactions", provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Administration . . . makes, passes, utters, or publishes any statement, knowing the same to be false, . . . shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

LIST OF PRIOR YEAR PROJECTS

Bricklayers & Laborers Charlestown
Non-Profit Development Corporation (BLCNPDC)

The list of prior year projects is not applicable to the Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC). Building 104 at the Charlestown Navy Yard will be the first project to be developed by BLCNPDC.

CERTIFIED BOARD RESOLUTION
TO FUND MINIMUM CAPITAL INVESTMENT

Bricklayers & Laborers
Non-Profit Housing Company, Inc. (BLNPHC)

As indicated elsewhere in this exhibit, the minimum capital investment is being provided by the Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC). Accordingly, a Certified Board Resolution from the Bricklayers & Laborers Non-Profit Housing Co. Inc. (BLNPHC) is NOT APPLICABLE.

FINANCIAL HISTORY

Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC)

The Bricklayers & Laborers Non-Profit Housing Co., Inc. (BLNPHC) was formed in 1985, for the purpose of constructing affordable housing. All members of the Board of Directors and Allied Craftsmen or the International Union of Laborers.

After incorporation on July 1, 1985, BLNPHC began the construction of their first development of 18 units in South Boston, MA. The Bricklayers and Laborers Union contributed \$120,000 to cover initial start up costs and to keep the purchase price of the initial development as low as possible. The total development cost for the Andrew Square Rowhouses was \$1,378,200. The condominiums, appraised at the time for \$130,000, were sold for \$69,000.

In 1987, BLNPHC began construction on two subsequent developments. One in the Charlestown Navy Yard and one in Mission Hill. These two developments provided a total of 215 units of affordable homeownership. The total development cost for the two projects was approximately \$28,000,000.

To date, all financial obligations relating to the construction of these two developments have been met. The Charlestown Navy Yard Rowhouses have been sold out since early 1990, and all loans for that property have been paid through a combination of unit sales proceeds and grants.

The Back of the Hill Townhouses are 95% sold. The condominium has been placed in the hands of the unit trustees with a comfortable reserve replacement fund in place. All bank loans have been repaid on this development through a combination of unit sales proceeds and grants. Proceeds from the final sales will retire the remaining debt to the City of Boston.

In summary, BLNPHC has grown steadily in its capacity to plan and execute the construction of affordable housing. It has demonstrated the ability to weather adverse market conditions while still meeting all of its financial demands.

FINANCIAL STATEMENTS

Bricklayers & Laborers
Non-Profit Housing Company, Inc. (BLNPHC)

Following are Financial Statements for Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC) for fiscal years: 1990, 1989, 1988, including Form HUD 92417 for the past year.

Personal Financial and Credit Statement

U.S. Department of Housing
and Urban Development
Office of Housing —
Federal Housing Commissioner



OMB No. 2502-0001 (Exp. 6-30-86)

Project Name: Elderly Housing Building #104, Charlestown Navy Yard Statement of Bricklayers & Laborers Non-Profit Housing Co. Inc. (BLNFHC)		Number	Location: Building #104, Charlestown Navy Yard Boston, MA	
		Date	Address: PO Box 1140 Boston, MA 02130	
Assets			Liabilities and Net Worth	
Cash on hand in banks (Name of depository)	Balance	Total	Accounts Payable	\$ 5,760
USTrust Co.	\$ 61,463		Notes Payable	-0-
			Debts payable in less than one year (Secured by mortgages on land and buildings)	
		\$ 61,463	Debts payable in less than one year (Secured by chattel mortgages or other items on assets) City of Boston Build Loan \$ 1,349,863	
Accounts Receivable	\$			1,349,863
Less: Doubtful Accounts			Other current liabilities: (Describe) City of Boston Lend Loan Program \$ 80,370	
Notes Receivable	\$			80,370
Less: Doubtful Notes			Total Current Liabilities: \$ 1,436,001	
Stocks and Bonds — Market Value (Schedule A — reverse side)			Debts payable in more than one year (Secured by mortgages on land and buildings)	
Other Current Assets: (Describe)	\$		Debts payable in more than one year (Secured by chattel mortgages or other items on assets)	
			Total Liabilities \$ 1,436,001	
Total Current Assets	\$		Net Worth 51,462	
Real Property — at net* (Schedule B — reverse side)		1,426,000	Total Liabilities and Net Worth \$ 1,487,462	
Machinery Equipment and Fixtures — at net		-0-		
Life Insurance (Cash value less loans)		-0-		
Other Assets (Describe)	\$			
Total Assets		\$ 1,487,463		

*Cost, including improvements, less depreciation.

Accounts and Notes Receivable Partner (P) Employee (E) Relative (R) or Other (O)*			
Type (P,E,R or O)	Name	Address	Amount
	None		
Type (P,E,R or O)	Name	Address	Amount
Type (P,E,R or O)	Name	Address	Amount
Life Insurance	Face Value	Beneficiary	

Delinquencies		
Type Liability	Amount	Circumstances
None		
Type Liability	Amount	Circumstances
Type Liability	Amount	Circumstances

Accounts and Notes Payable			
Type (P,E,R or O)	Name	Address	Amount
(P)	City Of Boston Build Loan	15 Beacon Street Boston, MA 02108	1,349,863
(O)	City of Boston Lend Loan	15 Beacon Street Boston, MA 02108	80,370
Type (P,E,R or O)	Name	Address	Amount

Pledged Assets		
Type Pledged	Amount	Offsetting Liability
Real Estate	1,426,000	City of Boston Build Loan
Type Pledged	Amount	Offsetting Liability
Type Pledged	Amount	Offsetting Liability

*Use 14 more space is required use a second sheet of paper.

Replaces FHA 2417 which is obsolete

HUD 92417 (4 85)

ATTACHMENT
TO
PERSONAL AND FINANCIAL CREDIT STATEMENT
(FORM HUD 92417)

Bricklayers & Laborers
Non-Profit Housing Company, Inc. (BLNPHC)

Schedule B - Real Property

<u>Location & Description of Land & Buildings Owned</u>	<u>Age Yrs</u>	<u>Market Value</u>	<u>Insured For</u>
---	--------------------	-------------------------	------------------------

All Residential Properties:

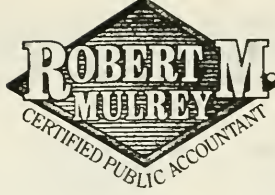
43 Ellingwood Street	2	115,000	Note 3
180 Fisher Avenue	2	134,000	Note 3
176 Fisher Avenue	2	134,000	Note 3
168B Fisher Avenue	2	70,000	Note 3
158 Fisher Avenue	2	115,000	Note 3
154B Fisher Avenue	2	70,000	Note 3
84A Lawn Street	2	80,000	Note 3
84B Lawn Street	2	70,000	Note 3
95 Lawn Street	2	139,000	Note 3
3 Estey Street	2	115,000	Note 3
5 Estey Street	2	115,000	Note 3
9 Estey Street	2	134,000	Note 3
174 Fisher Avenue	75	135,000	125,000

- NOTES: 1. Original Cost - All units were developed as part of a 165 unit condominium development having an average unit cost of \$109,000.
2. Mortgaged For - All units are included in the remaining mortgage balance in the amount of \$1,349,863 owed to the City of Boston.
3. Insured For - Units are insured through Back of the Hill Townhouse Condominium Policy for replacement value.

BRICKLAYERS & LABORERS NON PROFIT HOUSING CO., INC.

STATEMENT OF PROJECTED SOURCES AND USES
OF CONSTRUCTION FUNDS

For the Period October 8, 1986 to June 30, 1990



Member of:
Massachusetts Society of CPA
American Institute of CPA

82 West Broadway
Boston, MA 02127
(617) 268-9360

To the Board of Directors of
Bricklayers & Laborers Non Profit Housing Co., Inc.
2 Park Plaza
Boston, MA 02116

We have applied the procedures enumerated below to the accompanying Statement of Projected Sources and Uses of Construction Funds of Bricklayers & Laborers Non Profit Housing Co., Inc. for the period October 8, 1986 to June 30, 1990. These procedures, which were agreed to by the Board of Directors, were performed solely to assist you in evaluating the Statement of Projected Sources and Uses of Construction Funds in relation to the Urban Development Action Grant to Bricklayers & Laborers Non Profit Housing Co., Inc.

- a. We read the Statement of Sources and Uses of Construction Funds and accompanying notes;
- b. We inquired into the composition of accounts;
- c. We verified the Statement of Sources and Uses of Construction Funds for mathematical accuracy.

Because the above procedures were not sufficient to constitute an examination made in accordance with generally accepted auditing standards, we do not express an opinion on the Statement of Projected Sources and Uses of Construction Funds of Bricklayers & Laborers Non Profit Housing Co., Inc. for the period October 8, 1986 to June 30, 1990. Had we performed additional procedures, or had we made an examination of the Statement of Projected Sources and Uses of Construction Funds of Bricklayers & Laborers Non Profit Housing Co., Inc. for the period October 8, 1986 to June 30, 1990 in accordance with generally accepted auditing standards, other matters might have come to our attention that would have been reported to you. However, in connection with the procedures referred to above, no matters came to our attention that caused us to believe that the composition or format of the accounts should be modified.

This report relates only to the accounts and items specified above and does not extend to any financial statements of Bricklayers & Laborers Non Profit Housing Co., Inc. taken as a whole.

November 3, 1989

BACK OF THE HILL TOWNHOUSES
STATEMENT OF PROJECTED SOURCES AND USES OF FUNDS
For the Period October 8, 1986 to June 30, 1990

	Actual Costs 10/8/86 to 9/30/89	Projected Costs 10/1/89 to 6/30/90	Totals
<u>SOURCE OF FUNDS</u>			
CDAG	\$ 1,300,000	\$	\$ 1,300,000
Linkage	917,440	275,000	1,192,440
LEND		150,000	150,000
Open Space	210,000		210,000
NE Baptist	125,000		125,000
Construction Credit		778,000	778,000
Sale of Existing House		150,000	150,000
Sale of Condominiums	<u>11,999,500</u>	<u>7,012,500</u>	<u>19,012,000</u>
TOTAL SOURCES	<u>\$ 14,551,940</u>	<u>\$ 8,365,500</u>	22,917,440

USES OF FUNDS

HARD COSTS

Site Acquisition	\$ 2,000,000	\$	2,000,000
Construction	<u>18,363,867</u>	<u>78,000</u>	<u>18,441,867</u>
TOTAL HARD COSTS	20,363,867	78,000	20,441,867

SOFT COSTS

Permits/Surveys	124,559	1,500	126,059
Architectural	554,833	2,728	557,561
Engineering	229,280	2,000	231,280
Legal	173,042	18,487	191,529
Insurance	66,884	5,608	72,492
Security	61,008	36,000	97,008
Condo Fees	43,036	19,125	62,161
Landscaping	18,961	2,849	21,810
Property Taxes	34,828	31,593	66,421
Construction Interest	1,336,339	67,195	1,403,534
Financing/Application Fees	148,140	350	148,490
Utilities	118,973	17,645	136,618
Maintenance (unsold units)	13,187	43,200	56,387
Accounting	5,000	4,500	9,500
Marketing	113,780	119,975	233,755
Closing Costs	50,289	35,100	85,389
Miscellaneous	10,462		10,462
Contingency		<u>38,900</u>	<u>38,900</u>
TOTAL SOFT COSTS	<u>3,102,601</u>	<u>446,755</u>	<u>3,549,356</u>

TOTAL USES	<u>\$ 23,466,468</u>	<u>\$ 524,755</u>	<u>23,991,223</u>
------------	----------------------	-------------------	-------------------

NET DEFICIT AS OF June 30, 1990

\$ <1,073,783>

NOTES TO STATEMENT OF PROJECTED SOURCES
AND USES OF CONSTRUCTION FUNDS

CONSTRUCTION CREDIT

The Company anticipates receiving credit on the following items included as unapproved change orders on the last requisition from Turner Construction Company.

Delay charges	\$ 623,000
Slope charges	98,000
Utility charge	<u>57,000</u>
Total	<u>\$ 778,000</u>

PROJECTED SALES

House Recent appraisal indicates fair market value in excess of selling price of \$150,000.

Condominiums The sales of the remaining 54 units are projected as follows:

<u>Month</u>	<u># Units</u>	<u>Selling Price</u>
October 1989	5	\$ 629,900
November 1989	10	1,342,100
December 1989	5	702,600
January 1990	6	795,700
February 1990	6	793,700
March 1990	6	723,700
April 1990	7	890,500
May 1990	5	589,900
June 1990	<u>4</u>	<u>544,400</u>
Totals	54	<u>\$ 7,012,500</u>

The sales price range from a low of \$89,500 to a high of \$149,900 which are well within present market rates.

CONSTRUCTION

Anticipates final payment of \$78,000 to cover slope work. See note on construction credit.

PERMITS AND SURVEYS

Includes cost of two remaining Certificates of Occupancy and 54 smoke detector certificates.

INSURANCE

Presumes that Builders Risk policy will be terminated February 1, 1990 with coverage being assumed by condo association.



SECURITY

Projected based on providing one security man for two shifts per day through March 1990.

CONDO FEES

Based on average fee of \$75 per unit per month for all unsold units.

CONSTRUCTION INTEREST

Interest computed and based on the following assumed balances outstanding:

<u>Construction Loan @ 10.15%</u>	
October	\$ 618,898
November	1,655,398 *
December	312,500
January	0

* Advance of \$1,400,000 to pay all bills

Build Loan @ 1%

Interest for period October 1, 1989 to June 30, 1990 amounts to \$45,315. Total interest on build loan through June 30, 1990 included in construction interest amounts to \$113,288.

MAINTENANCE

Assumes average cost of \$800 per unit for cleaning, maintenance and repair of unsold units.

MARKETING COSTS

Projections based on the following assumptions of costs through June 1990:

Sales Center/Office	\$3,000 month
Brokers Fee	\$2,917 month
Commissions	.75% on 75% of unsold units
	.25% on 25% of unsold units
Referral Fees	\$2,000 per unit on 25% of unsold units

Sales center costs include telephone, furniture rental, advertising and promotional materials, etc.

Brokers fee amounts to \$673 per week.

Referral fees represents amount paid to present owners on closed sales to buyers brought in by them.

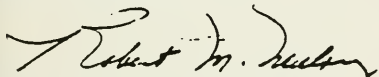
ROBERT M. MULREY CPA
82 WEST BROADWAY
BOSTON, MA. 02127
OCTOBER 16, 1989

TO THE TRUSTEES OF
BRICKLAYERS & LABORERS NON PROFIT
2 PARK PLAZA SUITE 311
BOSTON, MA. 02116

THE ACCOMPANYING BALANCE SHEET OF BRICKLAYERS&LABORERS NON-PROFIT HOUSING AS OF JUNE 30, 1989, AND THE RELATED STATEMENTS OF INCOME AND CHANGES IN FINANCIAL POSITION FOR THE 12 MONTHS THEN ENDED HAVE BEEN COMPILED BY US.

A COMPILATION IS LIMITED TO PRESENTING IN THE FORM OF FINANCIAL STATEMENTS INFORMATION THAT IS THE REPRESENTATION OF MANAGEMENT. WE HAVE NOT AUDITED OR REVIEWED THE ACCOMPANYING FINANCIAL STATEMENTS AND, ACCORDINGLY, DO NOT EXPRESS AN OPINION OR ANY OTHER FORM OF ASSURANCE ON THEM. HOWEVER, WE DID BECOME AWARE OF A DEPARTURE FROM GENERALLY ACCEPTED ACCOUNTING PRINCIPLES THAT IS DESCRIBED IN THE FOLLOWING PARAGRAPH.

MANAGEMENT HAS ELECTED TO OMIT SUBSTANTIALLY ALL OF THE DISCLOSURES REQUIRED BY GENERALLY ACCEPTED ACCOUNTING PRINCIPLES. IF THE OMITTED DISCLOSURES WERE INCLUDED IN THE FINANCIAL STATEMENTS, THEY MIGHT INFLUENCE THE USER'S CONCLUSIONS ABOUT THE COMPANY'S FINANCIAL POSITION, RESULTS OF OPERATIONS, AND CHANGES IN FINANCIAL POSITION. ACCORDINGLY, THESE FINANCIAL STATEMENTS ARE NOT DESIGNED FOR THOSE WHO ARE NOT INFORMED ABOUT SUCH MATTERS.



ROBERT M. MULREY CPA

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
BALANCE SHEET
AS OF 6/30/89

PAGE: 1

ASSETS

CURRENT ASSETS		
CASH IN BANK	135,494	
BACK OF THE HILL	9,834,804	
CHARLESTOWN	4,153,753	
TREGOR TAX	55,397	
TOTAL CURRENT ASSETS		14,179,449
TOTAL ASSETS		14,179,449 *

LIABILITIES & NET WORTH

CURRENT LIABILITIES		
CONSTRUCTION LOAN PAYABLE	6,659,254	
BUILD LOAN PAYABLE	6,042,000	
BRA LOAN PAYABLE	368,747	
ACCOUNTS PAYABLE	2,264,219	
ACCRUED INTEREST PAYABLE	76,477	
TOTAL CURRENT LIABILITIES		15,410,697
STOCKHOLDERS EQUITY		
CONTRIBUTED CAPITAL	145,000	
RETAINED EARNINGS	185,332-	
CURRENT EARNINGS	1,190,916-	
TOTAL STOCKHOLDERS EQUITY		1,231,248-
TOTAL LIABILITIES & NET WORTH		14,179,449 *

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
BALANCE SHEET
SUBSIDIARY SCHEDULE
AS OF 6/30/89

PAGE: 2

	CURRENT	BALANCE
CASH IN BANK		
CHECKING ACCOUNT - BOTH	39,422-	669
CHECKING ACCOUNT - NAVY	73,467	91,479
LINKAGE FUNDS - BOTH	511,196-	
MONEY MARKET FUND - BOTH	3,903-	1,347
ESCROW FUND BRA	42,000	42,000
 * TOTAL	 439,053-	 135,494
 CONSTRUCTION IN PROGRESS		
LAND COSTS - BOTH	1,790,000-	
GENERAL CONTRACTOR - BOTH	8,144,491-	
GENERAL CONTRACTOR - NAVY	2,877,125-	
LEGAL FEES	59,529-	
LEGAL FEES	51,061-	
ARCHITECT	496,345-	
ARCHITECT	279,715-	
GEOTECHNICAL	62,622-	
GEOTECHNICAL	41,246-	
CIVIL ENGINEER	78,671-	
CIVIL ENGINEER	12,309-	
SURVEY	9,420-	
SURVEY	38,633-	
TESTING	15,940-	
TESTING	2,609-	
COST ESTIMATOR	15,260-	
COST ESTIMATOR	19,215-	
INSURANCE	33,774-	
INSURANCE	21,331-	
REAL ESTATE TAXES	17,668-	
CONSULTANT	6,516-	
UTILITIES	3,287-	
FINANCING COSTS	21,335-	
FINANCING COSTS	5,000-	
APPRAISAL FEES	4,200-	
CONSTRUCTION INTEREST	438,695-	
CONSTRUCTION INTEREST	109,302-	
LICENSES & PERMITS	105,675-	
LICENSES & PERMITS	425-	
MISCELLANEOUS	6,119-	
MISCELLANEOUS	566-	
LINKAGE FUNDS	917,440	
LINKAGE FUNDS	204,842	
 * TOTAL	 13,645,801-	

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
BALANCE SHEET
BACK OF THE HILL PROJECT
AS OF 6/30/89

PAGE: 1

ASSETS

CURRENT ASSETS

CASH IN BANK	44,015	
BACK OF THE HILL	9,834,804	
TREGOR TAX	37,267	
TOTAL CURRENT ASSETS		9,916,087

TOTAL ASSETS

9,916,087 *

LIABILITIES & NET WORTH

CURRENT LIABILITIES

CONSTRUCTION LOAN PAYABLE	2,968,638	
BUILD LOAN PAYABLE	6,042,000	
ACCOUNTS PAYABLE	2,097,570	
ACCRUED INTEREST PAYABLE	36,922	
TOTAL CURRENT LIABILITIES		11,145,130

STOCKHOLDERS EQUITY

CURRENT EARNINGS	1,229,043-	
TOTAL STOCKHOLDERS EQUITY		1,229,043-

TOTAL LIABILITIES & NET WORTH

9,916,087 *

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
BALANCE SHEET
BACK OF THE HILL PROJECT
SUBSIDIARY SCHEDULE
AS OF 6/30/89

PAGE: 2

	CURRENT	BALANCE
CASH IN BANK		
CHECKING ACCOUNT - BOTH	39,422-	669
LINKAGE FUNDS - BOTH	511,196-	
MONEY MARKET FUND - BOTH	3,903-	1,347
ESCROW FUND BRA	42,000	42,000
 * TOTAL	 512,521-	 44,015
 CONSTRUCTION IN PROGRESS		
LAND COSTS - BOTH	1,790,000-	
GENERAL CONTRACTOR - BOTH	8,144,491-	
LEGAL FEES	59,529-	
ARCHITECT	496,345-	
GEOTECHNICAL	62,622-	
CIVIL ENGINEER	78,671-	
SURVEY	9,420-	
TESTING	15,940-	
COST ESTIMATOR	15,260-	
INSURANCE	33,774-	
REAL ESTATE TAXES	17,668-	
CONSULTANT	6,516-	
UTILITIES	3,287-	
FINANCING COSTS	21,335-	
APPRAISAL FEES	4,200-	
CONSTRUCTION INTEREST	438,695-	
LICENSES & PERMITS	105,675-	
MISCELLANEOUS	6,119-	
LINKAGE FUNDS	917,440	
 * TOTAL	 10,392,106-	

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING

BALANCE SHEET

NAVY YARD

AS OF 6/30/89

PAGE: 1

ASSETS

CURRENT ASSETS

CASH IN BANK

91,479

CHARLESTOWN

4,153,753

TREGOR TAX

18,130

TOTAL CURRENT ASSETS

4,263,362

TOTAL ASSETS

4,263,362 *

LIABILITIES & NET WORTH

CURRENT LIABILITIES

CONSTRUCTION LOAN PAYABLE

3,690,615

BRA LOAN PAYABLE

368,747

ACCOUNTS PAYABLE

166,650

ACCRUED INTEREST PAYABLE

39,555

TOTAL CURRENT LIABILITIES

4,265,567

STOCKHOLDERS EQUITY

CURRENT EARNINGS

2,205-

TOTAL STOCKHOLDERS EQUITY

2,205-

TOTAL LIABILITIES & NET WORTH

4,263,362 *

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
BALANCE SHEET
NAVY YARD
SUBSIDIARY SCHEDULE
AS OF 6/30/89

PAGE: 2

	CURRENT	BALANCE
CASH IN BANK		
CHECKING ACCOUNT - NAVY	73,467	91,479
* TOTAL	73,467	91,479
CONSTRUCTION IN PROGRESS		
GENERAL CONTRACTOR - NAVY	2,877,125-	
LEGAL FEES	51,061-	
ARCHITECT	279,715-	
GEOTECHNICAL	41,246-	
CIVIL ENGINEER	12,309-	
SURVEY	38,633-	
TESTING	2,609-	
COST ESTIMATOR	19,215-	
INSURANCE	21,331-	
FINANCING COSTS	5,000-	
CONSTRUCTION INTEREST	109,302-	
LICENSES & PERMITS	425-	
MISCELLANEOUS	566-	
LINKAGE FUNDS	204,842	
* TOTAL	3,253,695-	

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
STATEMENT OF INCOME
FOR THE 12 MONTHS ENDING 6/30/89

PAGE: 1

	---- CURRENT ----		-- YEAR TO DATE --	
	ACTUAL PERCENT		ACTUAL PERCENT	
	=====		=====	
INCOME				
REAL ESTATE SALES	10,735,300	85.3	10,735,300	85.3
GRANTS	1,842,445	14.6	1,842,445	14.6
INTEREST	255	0.0	255	0.0
	-----	-----	-----	-----
* TOTAL INCOME	12,578,000	100.0	12,578,000	100.0
COST OF GOODS SOLD				
REAL ESTATE COST	13,221,857	105.1	13,221,857	105.1
LEGAL FEES	27,953	0.2	27,953	0.2
CLOSING COSTS	30,287	0.2	30,287	0.2
	-----	-----	-----	-----
* TOTAL COST OF GOODS SOLD	13,280,097	105.6	13,280,097	105.6
	-----	-----	-----	-----
* GROSS PROFIT	702,096-	5.6-	702,096-	5.6-
ADMINISTRATIVE EXPENSES				
ADVERTISING	26,152	0.2	26,152	0.2
AUTO EXPENSE	1,772	0.0	1,772	0.0
CONDO FEES	30,096	0.2	30,096	0.2
EQUIPMENT RENTAL	3,198	0.0	3,198	0.0
INSURANCE EXPENSE	3,303	0.0	3,303	0.0
INTEREST	294,663	2.3	294,663	2.3
MAINTENANCE & REPAIRS	3,466	0.0	3,466	0.0
MARKETING EXPENSE	100	0.0	100	0.0
MISCELLANEOUS	135	0.0	135	0.0
OFFICE EXPENSE	2,052	0.0	2,052	0.0
PROFESSIONAL FEES	6,000	0.0	6,000	0.0
REAL ESTATE TAXES	339	0.0	339	0.0
SALARIES & WAGES	14,580	0.1	14,580	0.1
SECRETARIAL SERVICES	2,253	0.0	2,253	0.0
SECURITY SERVICES	60,024	0.5	60,024	0.5
PAYROLL TAXES	1,095	0.0	1,095	0.0
TELEPHONE	2,117	0.0	2,117	0.0
UTILITIES	37,475	0.3	37,475	0.3
	-----	-----	-----	-----
* TOTAL ADMINISTRATIVE EXPE	488,820	3.9	488,820	3.9
	-----	-----	-----	-----
* NET INCOME (LOSS)	1,190,916-	9.5-	1,190,916-	9.5-
	=====	=====	=====	=====

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
STATEMENT OF INCOME
BACK OF THE HILL PROJECT
FOR THE 12 MONTHS ENDING 6/30/89

PAGE: 1

	----- CURRENT -----		-- YEAR TO DATE --
	ACTUAL PERCENT		ACTUAL PERCENT
	=====		=====
INCOME			
REAL ESTATE SALES	9,506,800 87.0	9,506,800	87.0
GRANTS	1,425,000 13.0	1,425,000	13.0
INTEREST	255 0.0	255	0.0
	-----	-----	-----
* TOTAL INCOME	10,932,055 100.0	10,932,055	100.0
COST OF GOODS SOLD			
REAL ESTATE	11,801,777 108.0	11,801,777	108.0
LEGAL FEES	12,500 0.1	12,500	0.1
CLOSING COSTS	26,784 0.2	26,784	0.2
	-----	-----	-----
* TOTAL COST OF GOODS SOLD	11,841,061 108.3	11,841,061	108.3
	-----	-----	-----
* GROSS PROFIT	909,006- 8.3-	909,006-	8.3-
ADMINISTRATIVE EXPENSES .			
ADVERTISING	26,152 0.2	26,152	0.2
AUTO	1,772 0.0	1,772	0.0
CONDO FEES	30,096 0.3	30,096	0.3
EQUIPMENT RENTAL	3,198 0.0	3,198	0.0
INSURANCE	2,387 0.0	2,387	0.0
INTEREST	170,309 1.6	170,309	1.6
MAINTENANCE & REPAIRS	3,466 0.0	3,466	0.0
MARKETING EXPENSE	100 0.0	100	0.0
MISCELLANEOUS	70 0.0	70	0.0
OFFICE	1,966 0.0	1,966	0.0
PROFESSIONAL FEES	4,000 0.0	4,000	0.0
REAL ESTATE TAXES	463 0.0	463	0.0
SALARIES & WAGES	14,580 0.1	14,580	0.1
SECRETARIAL SERVICES	2,253 0.0	2,253	0.0
SECURITY SERVICES	43,344 0.4	43,344	0.4
PAYROLL TAXES	1,095 0.0	1,095	0.0
TELEPHONE	2,117 0.0	2,117	0.0
UTILITIES	31,187 0.3	31,187	0.3
	-----	-----	-----
* TOTAL ADMINISTRATIVE EXPE	338,555 3.1	338,555	3.1
	-----	-----	-----
* NET INCOME (LOSS)	1,247,561- 11.4-	1,247,561-	11.4-
	=====	=====	=====

SEE ATTACHED REVIEW REPORT

BRICKLAYERS&LABORERS NON-PROFIT HOUSING
STATEMENT OF INCOME
NAVY YARD

PAGE: 1

FOR THE 12 MONTHS ENDING 6/30/89

	----- CURRENT -----		-- YEAR TO DATE --	
	ACTUAL	PERCENT	ACTUAL	PERCENT
	=====		=====	
INCOME				
REAL ESTATE SALES	1,228,500	74.6	1,228,500	74.6
GRANTS	417,445	25.4	417,445	25.4
	-----		-----	
* TOTAL INCOME	1,645,945	100.0	1,645,945	100.0
COST OF GOODS SOLD				
REAL ESTATE	1,420,080	86.3	1,420,080	86.3
LEGAL FEES	15,452	0.9	15,452	0.9
CLOSING COSTS	3,503	0.2	3,503	0.2
	-----		-----	
* TOTAL COST OF GOODS SOLD	1,439,035	87.4	1,439,035	87.4
	-----		-----	
* GROSS PROFIT	206,910	12.6	206,910	12.6
ADMINISTRATIVE EXPENSES				
INSURANCE	917	0.1	917	0.1
INTEREST	124,354	7.6	124,354	7.6
MISCELLANEOUS EXPENSE	65	0.0	65	0.0
OFFICE	86	0.0	86	0.0
PROFESSIONAL FEES	2,000	0.1	2,000	0.1
REAL ESTATE TAXES	124-	0.0-	124-	0.0-
SECURITY SERVICES	16,680	1.0	16,680	1.0
UTILITIES	6,287	0.4	6,287	0.4
	-----		-----	
* TOTAL ADMINISTRATIVE EXPE	150,265	9.1	150,265	9.1
	-----		-----	
* NET INCOME (LOSS)	56,644	3.4	56,644	3.4
	=====		=====	

SEE ATTACHED REVIEW REPORT

BRICKLAYERS & LABORERS NON-PROFIT HOUSING COMPANY, INC.

FINANCIAL STATEMENTS

Year Ended June 30, 1988

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Member of:
Massachusetts Society of CPA
American Institute of CPA

82 West Broadway
Boston, MA 02127
(617) 268-9360

To the Board of Directors of
Bricklayers & Laborers Non-Profit Housing Co., Inc.
Two Park Plaza, Suite 312
Boston, MA 02116

I have examined the balance sheet of Bricklayers and Laborers Non-Profit Housing Company, Inc. as of June 30, 1988, and the related statement of income and fund balance for the year then ended. My examination was made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as I considered necessary in the circumstances.

In my opinion, the financial statements referred to above present fairly the financial position of Bricklayers and Laborers Non-Profit Housing Company, Inc. at June 30, 1988, and the results of its operation and changes in its financial position for the year then ended in conformity with generally accepted accounting principles applied on a consistent basis.

January 20, 1990

BRICKLAYERS AND LABORERS NON-PROFIT HOUSING COMPANY, INC.
BALANCE SHEET
June 30, 1988

ASSETS

CURRENT ASSETS

Cash - Unrestricted	\$ 63,352
Cash - Restricted	511,196
Prepaid expenses	<u>234</u>

Total current assets	574,782
----------------------	---------

CONSTRUCTION IN PROGRESS

13,645,801

\$ 14,220,583

LIABILITIES AND FUND BALANCE

CURRENT LIABILITIES

Notes payable - U.S. Trust	\$ 10,524,279
Accounts payable	3,694,320
Accrued interest	<u>42,316</u>

Total current liabilities	14,260,915
---------------------------	------------

FUND BALANCE

<40,332>
\$ 14,220,583

The accompanying notes are an integral part
of these financial statements

BRICKLAYERS AND LABORERS NON-PROFIT HOUSING COMPANY, INC.
STATEMENT OF INCOME AND FUND BALANCE
for the year ended June 30, 1988

	<u>General Fund</u>	<u>Program Services</u>	<u>Total</u>
INCOME			
Government Grants	\$	\$ 1,002,282	\$ 1,002,282
Sale of Vacant Land		210,000	210,000
Less: Cost		<210,000>	<210,000>
Rent	1,330		1,330
Interest	265		265
Miscellaneous	<u>115</u>		<u>115</u>
Total income	<u>1,710</u>	<u>1,002,282</u>	<u>1,003,992</u>
EXPENSES			
Program services		1,002,282	1,002,282
Auto	1,745		1,745
Contributions	400		400
Maintenance and repairs	300		300
Office	1,342		1,342
Professional fees	3,300		3,300
Taxes - other	<u>298</u>		<u>298</u>
Total expenses	<u>7,385</u>	<u>1,002,282</u>	<u>1,009,667</u>
INCREASE <DECREASE> IN FUND BALANCE	<5,675>		<5,675>
Fund Balance, July 1, 1987	<u><34,657></u>		<u><34,657></u>
FUND BALANCE, June 30, 1988	<u>\$ <40,332></u>	<u>\$ 0</u>	<u>\$ <40,332></u>

The accompanying notes are an integral part
of these financial statements

BRICKLAYERS AND LABORERS NON-PROFIT HOUSING COMPANY, INC.
NOTES TO FINANCIAL STATEMENTS
for the year ended June 30, 1988

NOTE A - BUSINESS ACTIVITIES

The Company, a non-profit organization created to provide quality affordable housing for moderate income individuals, is exempt from federal income tax under Section 501 (c) (3) of the Internal Revenue Code.

NOTE B - CONSTRUCTION IN PROGRESS

Represents costs incurred to date and progress payments made on construction of moderate income housing developments on land located in the Mission Hill section of Boston and at the Charlestown Navy Yard, Boston, Massachusetts. The total number of units upon completion will be 165 units at Mission Hill and 50 units at the Navy Yard. A schedule of costs incurred to date follows:

	<u>Mission Hill</u>	<u>Navy Yard</u>	<u>Totals</u>
Land costs	\$ 1,790,000	\$	\$ 1,790,000
Hard costs	8,144,491	2,877,125	11,021,616
Soft costs	<u>1,370,595</u>	<u>465,872</u>	<u>1,836,467</u>
Totals	11,305,086	3,342,997	14,648,083
Less: Grants	<u>917,440</u>	<u>84,842</u>	<u>1,002,282</u>
	<u>\$10,387,646</u>	<u>\$ 3,258,155</u>	<u>\$13,645,801</u>

NOTE C - NOTE PAYABLE U.S. TRUST/NORFOLK

Advances on construction lines of credit from U.S. Trust/Norfolk, secured by real estate (See Note B). Interest is payable monthly on the outstanding principal balances. Balances as of June 30, 1988 are as follows:

Mission Hill	\$ 7,789,750
Navy Yard	<u>2,734,529</u>
Total	<u>\$10,524,279</u>

Under the agreement with U.S. Trust/Norfolk the full amount of proceeds from future sales is to be applied against advances outstanding.

NOTE C - NOTE PAYABLE U.S. TRUST/NORFOLK - CONTINUED

Interest is payable as follows:

\$2,734,529 Navy Yard
due March 21, 1989

2% over the rate of interest offered by the bank over a one (1) year Certificate of Deposit through December 21, 1988.

2% over the rate of interest offered by the bank on a three (3) month Certificate of Deposit through March 21, 1989.

\$7,789,750 Mission Hill
due February 11, 1989

9.125% fixed through August 29, 1987. Thereafter the interest rate is fixed for ninety (90) day periods at the rate of two percent over the rate of interest offered by the bank on ninety (90) day Certificates of Deposit for periods when the amount due equals or exceeds \$8,000,000. If less than \$8,000,000 then interest is payable at 2% over the Banks Base Lending Rate. The Base Lending Rate refers to the rate of interest announced by the bank as its Base Lending Rate. The company has an option to extend the term of this note for a period of six months beyond the maturity date of February 1, 1989.

Subsequent to the balance sheet date, both of these loans matured and were extended by U.S. Trust.

SUPPLEMENT TO FORM 2013
APPLICATION -- PROJECT MORTGAGE INSURANCE
(TO BE COMPLETED BY EACH SPONSOR, AND BY THE GENERAL CONTRACTOR)

Project Name: <u>Elmer's Housing Building #104</u>	Project Number: _____
Name: <u>Charlestown Navy Yard, Boston, MA</u>	(BLUPHC)
Address: <u>60-110</u>	Telephone: <u>617-277-8014</u>
<u>Boston, MA 02130</u>	Contact: <u>Joanne Troy</u>

Describe your affiliation with Project: Co-Sponsor

Credit References: Include all Bank, Finance, Trade and Supply Creditors. You may omit creditors with balances less than \$200.00.

Firm Name: City of Boston (Build Loan)
 Address: 15 Beacon Street, Boston, MA 02108
 Telephone: 617-635-0371
 Account Number: Attn: Michelle Harris
 Present Balance: \$1,349,363.00
 Terms: Balance Due 2/12/02

Firm Name: City of Boston (Lend Loan)
 Address: 15 Beacon St., Boston, MA 02108
 Telephone: 617-635-0377
 Account Number: Attn: Michelle Harris
 Present Balance: \$60,370.00
 Terms: _____

Firm Name: Deutsch Williams
 Address: 99 Summer Street, Boston, MA 02110
 Telephone: 617-951-2300
 Account Number: _____
 Present Balance: \$2,629.00
 Terms: _____

Firm Name: Boston Edison
 Address: 800 Boylston St., Boston, MA 02199
 Telephone: 800-278-0708
 Account Number: Multiple
 Present Balance: \$237.00
 Terms: _____

Firm Name: Boston Herald
 Address: PO Box 2096, Boston, MA 02106
 Telephone: 800-274-4555
 Account Number: 6174264508 00
 Present Balance: \$2,635.00
 Terms: _____

Firm Name: New England Telephone
 Address: PL Box 1, Boston, MA 02208
 Telephone: 508-777-6700
 Account Number: 6172774455
 Present Balance: \$267.00
 Terms: _____

Other References: UStTrust Norfolk, One Batterymarch Park, Quincy, MA 02169

Are you or have you been a defendant in any suit or legal action? ☒ Yes ☐ No
 Have you ever claimed bankruptcy or made compromised settlements with creditors? ☐ Yes ☒ No
 Are there judgments recorded against you? ☐ Yes ☒ No
 If the answer to any of the questions above is yes, give details below:

Please see Attachment to Form 2013,

SPONSOR: I certify that the foregoing, submitted by me, for the purpose of obtaining mortgage insurance under the National Housing Act, is true and correct to the best of my knowledge and belief.

Signed this _____ day of September, 19 21(Name) Thomas McIntyre, President

CONTRACTOR: I certify that the foregoing, submitted by me, is true and correct to the best of my knowledge and belief.

Signed this _____ day of _____, 19 _____

NOTE: GENERAL CONTRACTOR HAS NOT BEEN SELECTED AS YET.

(Name) _____

WARNING

U. S. Criminal Code, Section 1010, Title 18, U.S.C., "Federal Housing Administration transactions", provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Administration . . . makes, passes, utters, or publishes any statement, knowing the same to be false, . . . shall be fined not more than \$5,000 or imprisoned not more than two years, or both."

ATTACHMENT TO FORM 2013

FOR

BRICKLAYERS & LABORERS NON-PROFIT HOUSING CO., INC.

The following is a listing of suits in which the Bricklayers & Laborers Non-Profit Housing Co, Inc. (BLNPHC), Co-Sponsor Corporation, have been defendants:

. Michael Barrett vs. BLNPHC

Named as one of several defendants on property damage claim. Settled out of court as nuisance claim by insurance company.

. Stephen Todd vs. BLNPHC

Named as one of multiple defendants in personal injury liability case. Unresolved to date.

. Robert Tucker vs. BLNPHC

Ineligible Charlestown Navy Yard Buyer brought suit regarding eligibility criteria. Suit withdrawn.

. Patricia Washington

Named as a defendant in small claims matter. Case resolved.

LIST OF PRIOR YEAR PROJECTS

The Bricklayers & Laborers Charlestown Non-Profit Development Corporation (BLCNPDC) was established in 1990 as an affiliate of the Bricklayers & Laborers Non-Profit Housing Company, Inc. (BLNPHC) for the specific purpose of creating the proposed elderly housing development in Building 104 of the Charlestown Navy Yard. In this capacity the BLCNPDC will act as the lead sponsor of the project with BLNPHC acting as the Co-Sponsor.

The Bricklayers & Laborers Non-Profit Housing Company, Inc. has successfully developed three housing complexes for low and moderate income people within the City of Boston over the past several years as follows:

Back of the Hill Townhouses, Mission Hill, MA

The Back of the Hill Townhouses in the Mission Hill section of Boston was developed by the BLNPHC at a cost of \$22.5 million. It is new construction consisting of 165 units of mixed income housing on an 11.5 acre site purchased from the Lahey Clinic.

The Mission Hill neighborhood is a mixed income neighborhood with diverse population in terms of race and ethnicity.

<u>Type of Facility:</u>	Condominiums - 16 Low Income
	33 Moderate
	57 MHFA
	59 Market Rate
	<u>165</u>
Total	165

Construction Completed January 10, 1989

Substantial Occupancy June 30, 1990

How Funded: BUILD Loan, City of Boston Public
Facilities Department Lend Loan
Program, HOP Mortgage Financing,
Conservation Commission Open Space
Grant

Current Status Ninety five percent of the units
have been sold to moderate income,
first time home buyers.

Andrew Square Rowhouses, South Boston, MA

The Andrew Square Rowhouses in South Boston, an 18 unit condominium complex for first time homebuyers was designed, developed and marketed by the Bricklayers & Laborers Non-Profit Housing Co. at a total development cost of \$1.4 million.

<u>Type of Facility:</u>	18 Condominiums for Moderate Income, First Time Home Buyers
<u>Construction Completed</u>	April 1, 1986
<u>Substantial Occupancy</u>	June 30, 1986
<u>How Funded:</u>	Reduced acquisition costs Bricklayers & Laborers Pension Fund Conventional construction financing from private lender
<u>Current Status:</u>	All units were sold to moderate income, first time home buyers.

Charlestown Navy Yard Rowhouses, Charlestown, MA

The Charlestown Navy Yard Rowhouses was the second complex developed by BLNPHC. Located within the historic Charlestown Navy Yard the development contains 50 affordable family housing units built at a total development cost of \$5.5 million.

<u>Type of Facility</u>	Affordable Condominiums - 50 Units
<u>Construction Completed</u>	December 8, 1989
<u>Substantial Occupancy</u>	June 30, 1990
<u>How Funded</u>	City of Boston Linkage Program City of Boston Public Facilities Department Lend Loan Program UStTrust Construction Loan
<u>Current Status:</u>	All units were sold to moderate income, first time home buyers.

EXHIBIT 15

NEED AND SUSTAINABLE DEMAND FOR SUPPORTIVE HOUSING

According to a household survey conducted by the Boston Redevelopment Authority in 1985, over 2,508 people or 19% of the population in Charlestown was over 55 years of age. This percentage is greater than the City of Boston average of 18%. During the same period 1,584 people, or 12%, were over 65 years of age.

Over last 10 years only 241 units of elderly housing were created in Charlestown. Of this total, only 121 elderly units were created within the Charlestown Navy Yard. None of these developments adequately address the needs of low income elderly individuals in need of supportive services.

During the period from 1975-1985 the population of Charlestown increased by 8.9% from 13,364 to 14,548 and has continued to increase since.

A high percentage of these elderly individuals have fixed low income and are increasingly in need of supportive services to enable them to continue to live independently. Many are currently in housing that is not appropriate to their particular needs and accordingly is a factor contributing to the decline in their abilities to function.

The following are some data regarding the current and future availability of housing for low income elderly in Charlestown in need of supportive housing:

- . According to the City of Boston Elderly Commission there are currently 165 income eligible adults who are waiting for appropriate elderly housing in Charlestown.
- . The Boston Housing Authority's General Warren Apartments has 81 people waiting on a list for a development that has only 96 units.
- . The Mary Colbert Apartments has 42 individuals on a waiting list while the development only averages 1 to 2 vacancies per year.

At the current rate at which vacancies occur, it will take 20 years or longer to accommodate all of the people on these waiting lists.

These figures indicate a substantial unmet need for elderly housing in this centrally located neighborhood, which is close to Downtown and Boston Waterfront amenities.

This proposal to create 46 new units of elderly housing on a waterfront site within the Navy Yard offers a unique opportunity to make a highly desirable area affordable and available to low income elderly people, who are otherwise priced out of the areas with such strong market demand, such as the Navy Yard.

Letters follow from agencies and individuals, which provide further evidence of the need for the housing being proposed at the Charlestown Navy Yard.



CITY OF BOSTON • MASSACHUSETTS

OFFICE OF THE MAYOR
RAYMOND L. FLYNN

September 18, 1991

Mr. Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the people of Boston, I am pleased to endorse your efforts to obtain HUD funding under the Section 202 Elderly Housing Program to acquire, rehabilitate and convert Building 104 at the Charlestown Navy Yard into 46 units of low income elderly housing.

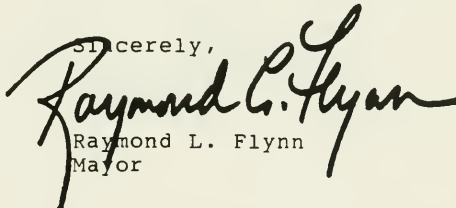
Your proposal to create 46 units of elderly housing under the Section 202 program is consistent with the goals and objectives of the City's Master Plan for the Navy Yard as well as this Administration's goal to increase the number of housing units available to low income elderly.

This development will not only insure the creation of much needed affordable elderly housing but will allow for the preservation of an historic building within an historic site that has been vacant and deteriorating. The design for Building #104 will both enhance the essential form and integrity of this historic building and will also improve the quality of elderly housing in the neighborhood.

The City of Boston has worked successfully with the Bricklayers & Laborers in the development of three homeownership developments for low and moderate income families. We welcome your entry into the elderly rental development field.

Best wishes and good luck in pursuing funding under the Section 202 Program.

Sincerely,


Raymond L. Flynn
Mayor



Commission on Affairs of the Elderly

RAYMOND L. FLYNN
Mayor

DIANE WATSON
Commissioner

September 20, 1991

Mr. Thomas McIntyre, President
Bricklayers and Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA. 02130

Dear Mr. McIntyre:

The City of Boston Commission on Affairs of the Elderly strongly supports the Bricklayers and Laborers Non-Profit plans to construct 46 units of elderly housing in Building 104 of the Charlestown Navy Yard.

The need for elderly housing is great and with the development of these units, along with providing crucial support programs, will increase the supply of affordable housing for elders in the housing market. The Commission's Housing Unit recently conducted a survey of waiting lists of both public and private senior housing developments in the neighborhood of Charlestown and these statistics reveal a total of 220 applicants on the waiting lists for these apartments. These figures however, don't reflect the number of applicants who have ceased applying to these complexes because of the long waiting lists.

I am committed to meeting the needs and concerns of the elder population in the City of Boston and hope that you are successful in obtaining HUD funding under the Section 202 Elderly Housing Program.

Sincerely,

Diane Watson
Commissioner

Charlestown

Neighborhood Council

26 Mt. Vernon Street

Charlestown, MA 02129

April 24, 1990

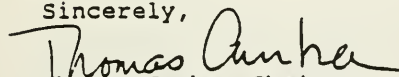
Mr. Tom McIntyre, President
Bricklayers and Laborers Non-profit Hosing
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the Charlestown Neighborhood Council, I am writing to endorse the concept for the redevelopment of Building 104 in the Navy Yard to accommodate forty-six elderly housing units. The redevelopment of Building 104 as elderly housing is in accordance with the Neighborhood Council's approval of the October 1990 Charlestown Navy Yard Master Plan and is in keeping with the 25% affordability guidelines stated therein.

The Charlestown Neighborhood Council is anxious to meet with you to review the budget and final plans for your project.

Sincerely,



Thomas Cunha, Chairman
Housing and Development Committee

BOSTON
REDEVELOPMENT
AUTHORITY

Raymond L. Flynn
Mayor

Stephen Coyle
Director

One City Hall Square
Boston, MA 02201
(617) 722-4300

Mr. Thomas McIntyre, President
Bricklayers and Laborers Charlestown
Non-Profit Development Corporation
P.O. Box 1140
Boston, MA 02130

Dear Mr. McIntyre:

On behalf of the Boston Redevelopment Authority, I am pleased to endorse your efforts to obtain HUD funding under the Section 202 Elderly Housing Program to acquire, rehabilitate and convert Building 104 at the Charlestown Navy Yard into 46 units of low income elderly housing units.

Building 104 is located in a designated Massachusetts Housing Partnership Community and within the "Housing Special Study Area", an area within the Charlestown Navy Yard established by the City of Boston to insure that the development of affordable and elderly housing can be maximized. Your proposal to create 46 elderly units under the HUD Section 202 Program is consistent with the goals and objectives of the City's Master Plan for the Navy Yard, which call for an increase in elderly units.

As an historic building within an historic site, Building 104 must be developed in keeping with historic preservation standards i.e., the Program of Preservation and Utilization which governs the rehabilitation of buildings in the Historic Monument Area of the Navy Yard. Your plans for this new housing will not only enhance the essential form and integrity of this historic property, but will also improve the quality of elderly housing in the neighborhood.

In designating the Bricklayers and Laborers Charlestown Non-Profit Development Corporation to develop the site, the BRA has committed \$428,358 to the project through the City's Linkage Program, to assist with up front cost and anticipated additional costs to comply with historic preservation requirements.

Best wishes and good luck in pursuing funding under the Section 202 Program.

Sincerely,



Stephen Coyle
Director





BACK OF THE HILL

COMMUNITY DEVELOPMENT CORPORATION, INC.

September 13, 1991

OFFICERS

Catherine H. Gallagher
President
Christopher Norwood
Vice President
Christine Curtiss
Treasurer
Ann P. Gallagher
Clerk

Mr. Thomas J. McIntyre, President
Bricklayers & Laborers Non-Profit
Housing Co., Inc.
P.O. Box 1140
Easton, MA 02116

Dear Tommy,

BOARD OF DIRECTORS

Jeffrey M. Bass
Heddo Christian
Christine Curtiss
Barbara Desseaux
Rex Donald
Ann P. Gallagher
Catherine H. Gallagher
Kendall Hale
Maja W. Johnson
Hattie Kelson
Christopher Norwood
Laura Perry
Stanley E. Richardson
Lois Svingler
Richard Williams
Chonni Wilson

This letter is being written in support of your efforts to secure Section 202 funding for 46 units of elderly housing. The Back of the Hill Community Development Corp. is well aware of the need for housing for low income elderly.

Working with the Bricklayers & Laborers on the development of the Back of the Hill Townhouses, I can say that I have grown to respect and admire your commitment to the construction of quality affordable housing. Your efforts at the Back of the Hill are much appreciated. Working successfully with as diversified a community as is represented by the Back of the Hill takes someone who is willing to listen and respond to the needs of the community. You are such a person.

In short, on behalf of the Back of the Hill CDC, I would like to offer you our best wishes on your Building #104 development and your request for HUD Section 202 Funds.

Very truly yours,



Catherine H. Gallagher, President

EXHIBIT 16

SITE INFORMATION

This exhibit contains the following:

- a. Evidence of Site Control
- b. Map Showing Site Location
- c. Sketch of Site Plan
- d. Evidence of Permissive Zoning

a. Evidence of Site Control

Following is a copy of a Resolution passed by the Board of the Boston Redevelopment Authority on July 12, 1990, awarding final designation to the Bricklayers and Laborers Charlestown Non-Profit Development Corp. (BLCPNDC) as "Redeveloper of Building 104 in the Charlestown Navy Yard, Charlestown Urban Renewal Area".

RESOLUTION OF THE BOSTON REDEVELOPER AUTHORITY RE: FINAL DESIGNATION OF THE BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. AS REDEVELOPER, AND PROPOSED DISPOSITION OF BUILDING 104 IN THE CHARLESTOWN NAVY YARD, CHARLESTOWN URBAN RENEWAL AREA PROJECT NO. MASS. R-55.

WHEREAS, the Boston Redevelopment Authority, (hereinafter referred to as the "Authority"), has entered into a contract for loans and capital grants with the Federal Government under Title I of the Housing Act of 1949, as amended, which contract provides for financial assistance in the hereinafter identified project; and

WHEREAS,, the Urban Renewal Plan for the Charlestown Urban Renewal Area, Project No. Mass. R-55, (hereinafter referred to as the "Project Area"), has been duly reviewed and approved in full compliance with local, State and Federal law; and

WHEREAS, the Authority is cognizant of the conditions that are imposed in the undertaking and carrying out of urban renewal projects with federal financing assistance under said Title I, including those prohibiting discrimination because of race, color, sex, religion, or national origin; and

WHEREAS, the BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. has expressed an interest in and submitted a satisfactory proposal for the development of Building 104 in the Charlestown Navy Yard; and

WHEREAS, the Authority is cognizant of Chapter 30, Sections 61 through 62H of the Massachusetts General Laws, as amended, with respect to minimizing and preventing damage to the environment; and

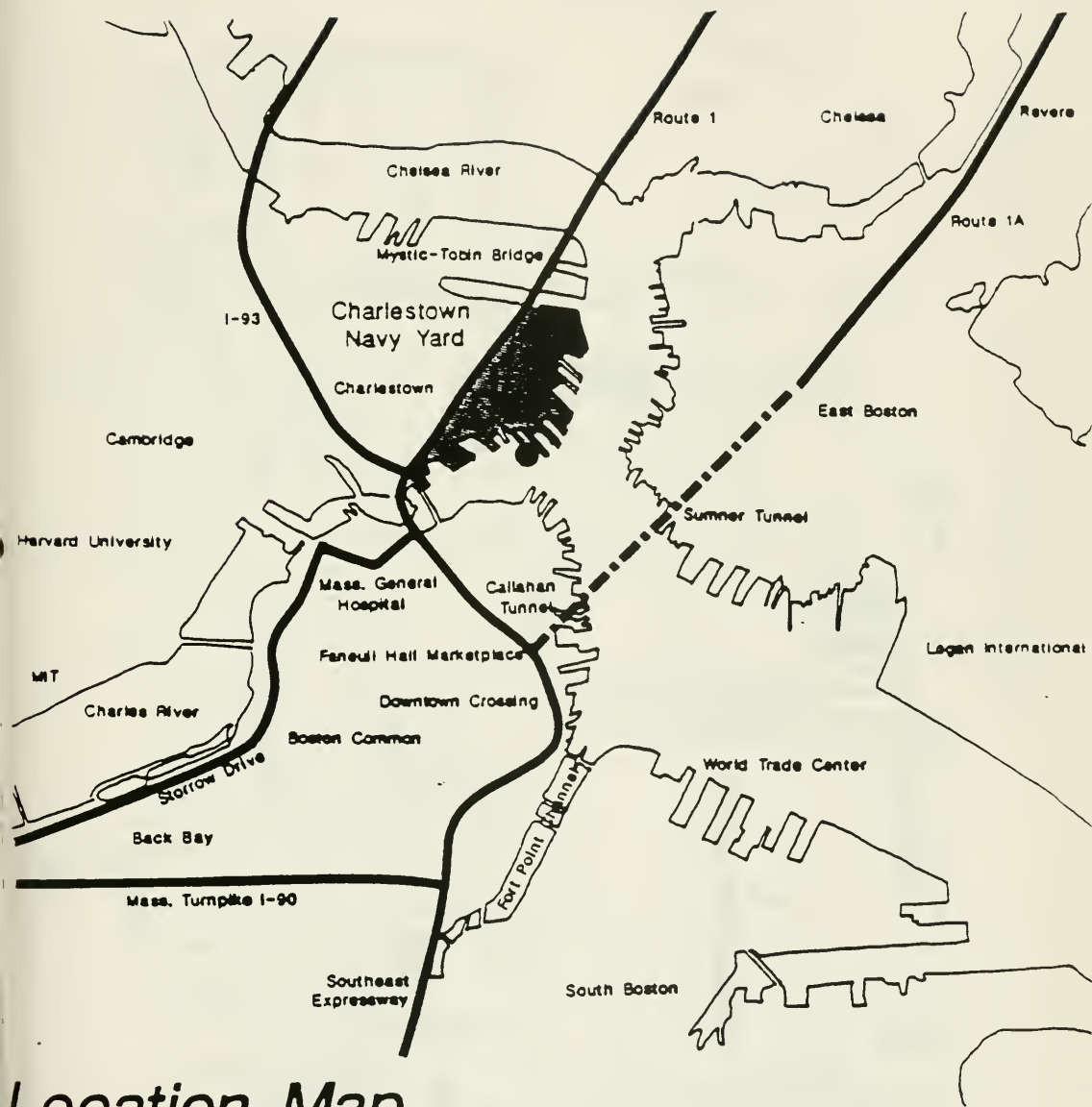
NOW, THEREFORE, BE IT RESOLVED BY THE BOSTON REDEVELOPMENT AUTHORITY:

1. That BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. be, and hereby is, Finally Designated as Redeveloper of Building 104 in the Charlestown Navy Yard, Charlestown Urban Renewal Area, subject to:
 - a) approval by the Authority of the Final Working Drawings and Specifications to be submitted by the BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. for the development of Building 104, and a finding that said drawings conform in all respects to the Urban Renewal Plan for the Project Area; and
 - b) the obtaining of all City, State and Federal applicable approvals, including the relevant guidelines and conditions pursuant to which the New Development Area was transferred to the Authority.

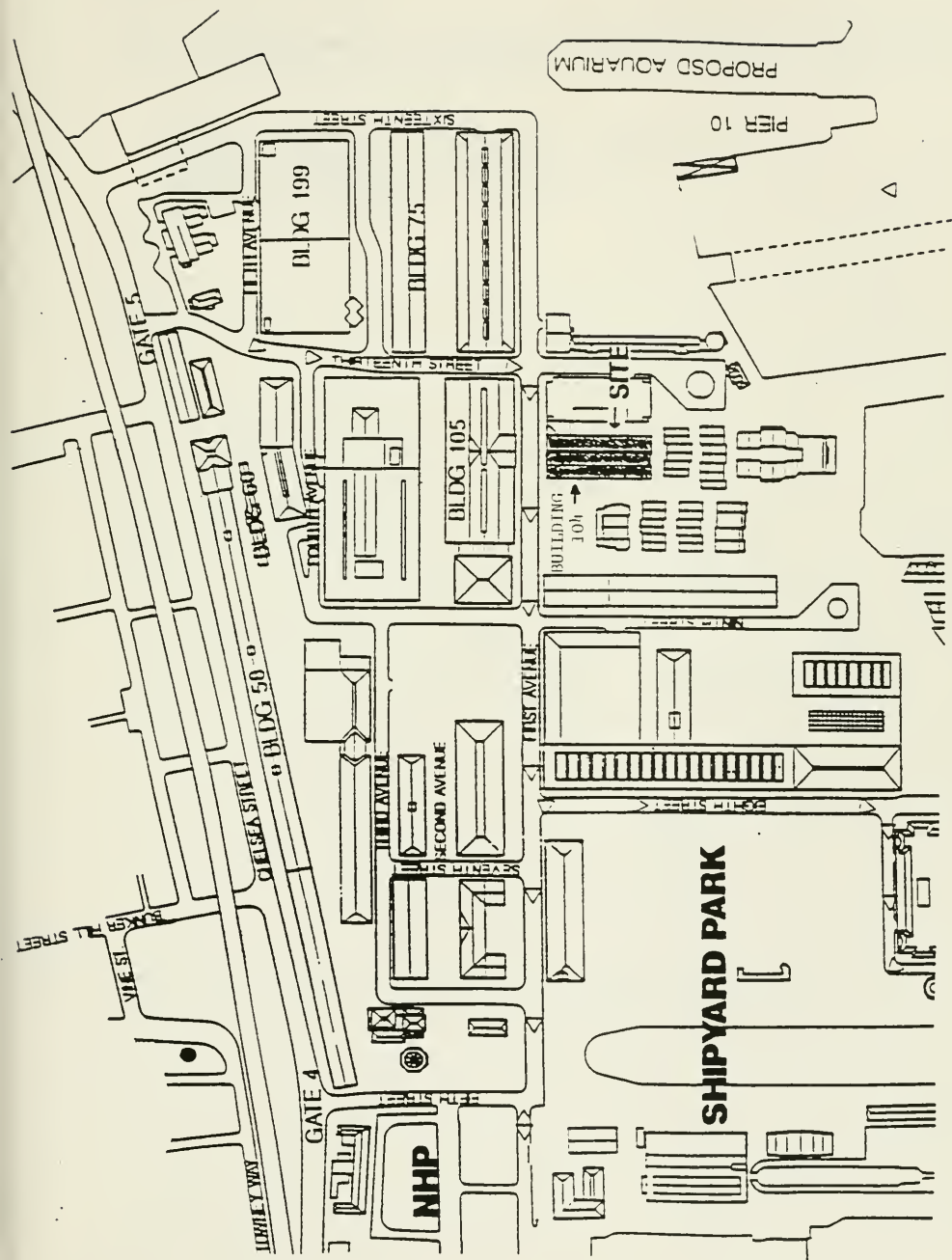
2. That it is hereby determined that BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. possesses the qualifications and financial resources necessary to acquire and develop the land in accordance with the Urban Renewal Plan for the Project Area.
3. That disposition of said Building 104 by negotiation is the appropriate method of making the property available for redevelopment.
4. That it is hereby found and determined that the proposed development will not result in significant damage to or impairment of the environment and further, that all practical feasible means and measures have been taken and are being utilized to avoid or minimize damage to the environment.
5. That the Director is hereby authorized for and on behalf of the Boston Redevelopment Authority to execute and deliver a Land Disposition Agreement for Building 104 to said BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP., to execute a License for Early Entry, and to execute any and all other documents as may be necessary to effectuate the development of the property, said documents to be in the Authority's usual form.
6. That the Secretary is hereby authorized and directed to publish notice of the proposed disposal transaction in accordance with Section 105(E) of the Housing Act of 1949, as amended, including information with respect to the "Redeveloper's Statement for Public Disclosure" (Federal Form H-6004).

b. Map Showing Site Location

Following are two maps. The first is a location map showing where the the Charlestown Navy Yard is located in relation to other areas of Boston. The second shows the location Building 104 within the Charlestown Navy Yard, itself.



Location Map



BUILDING 104 CHARLESTOWN NAVY YARD

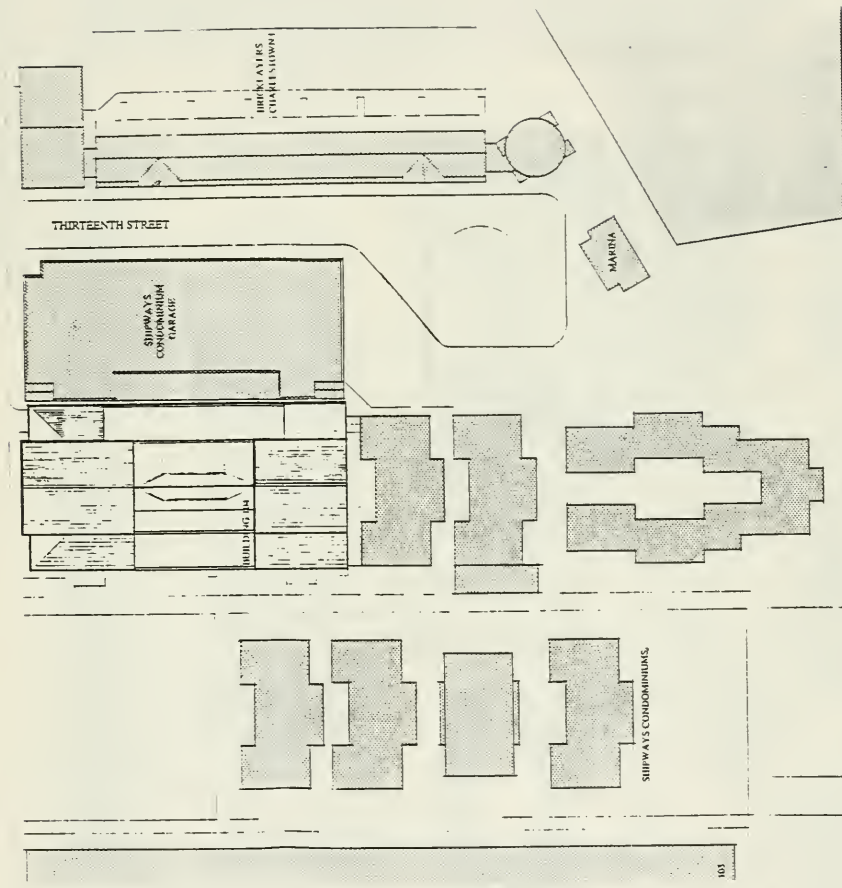
SITE LOCATION

c. Sketch of Site Plan

The following maps provide sketch information regarding how the redevelopment of Building 104 fits into the overall plan for the Charlestown Navy Yard:

- . Sketch Plans With Elevation
- . General Context, Charlestown Navy Yard
- . Access to Local Amenities
- . Transportation Services Network
- . Security Services

FIRST AVENUE



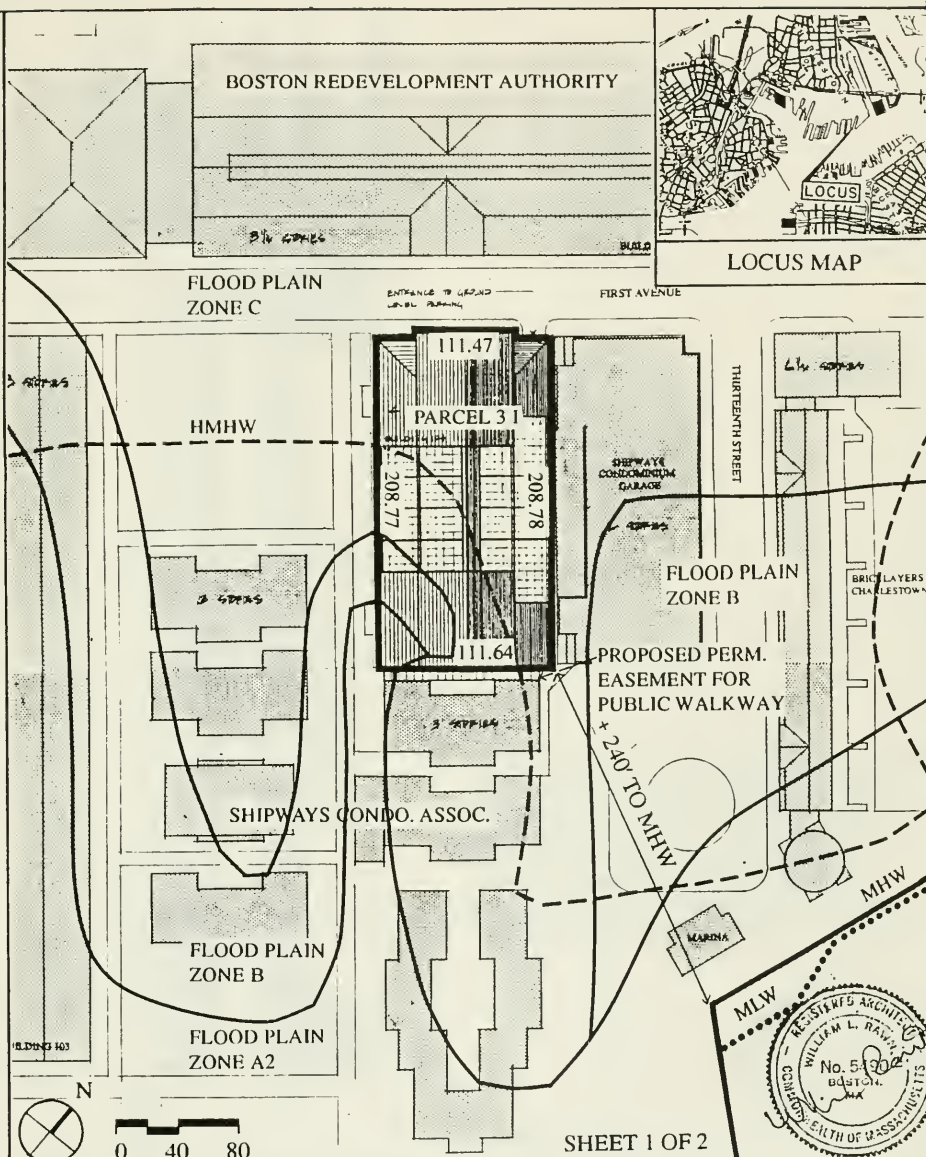
Architect
WILLIAM BRAWN ASSOCIATES
Boston, MA 02108

CO-SPONSOR:
BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY INC.

SPONSOR:
BRICKLAYERS & LABORERS
CHARLESTOWN NON-PROFIT
DEVELOPMENT CORP.

BUILDING #104 CHARLESTOWN NAVY YARD SKETCH OF SITE PLAN

NOTE: THESE ARE SKETCH PLANS. DIMENSIONS AND DATA HAVE NOT BEEN CONFIRMED BY ACTUAL SURVEY AND HAVE BEEN DERIVED FROM THE FOLLOWING REFERENCE PLANS. SURVEY ENGINEERS OF BOSTON DWG. NO. 144 99M 19/20P901. SURVEY ENGINEERS OF BOSTON DWG. NO. 14 02M 1REV 7/26M31. FEMA PANEL NO. 28036 0005 D. 5 OF 31 (REV 11/2901).



SKETCH PLANS ACCOMPANYING PETITION OF BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. RENOVATION OF CHARLESTOWN NAVY YARD BLDG. 104, CHANGE IN USE TO RESIDENTIAL, BOSTON INNER HARBOR, BOSTON, MA

RIDGE EL. + 75.07

4TH FLR. FIN EL. + 55.57

3RD FLR. FIN EL. + 42.57

2ND FLR. FIN EL. + 26.57

1ST FLR. FIN EL. + 17.07

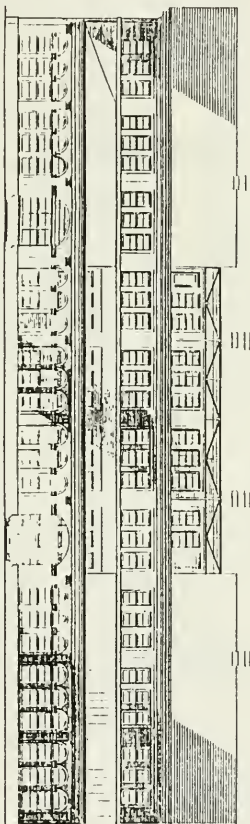
MHW EL. 10.69

MLW EL. 1.14

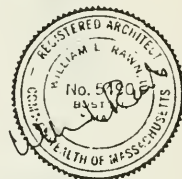
WEST ELEVATION

0 16 32

GRADE
± 16.07

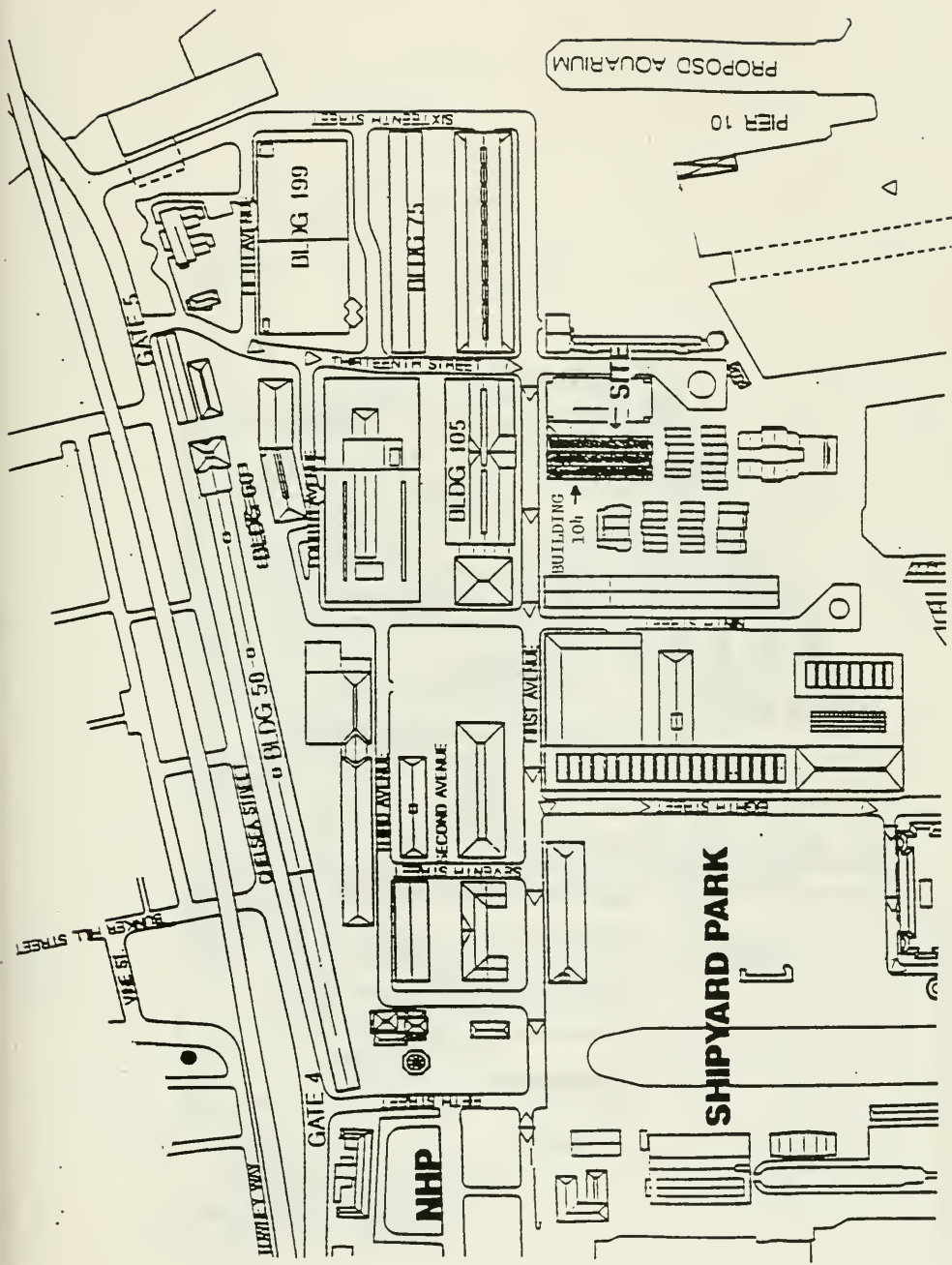


NOTE: THESE ARE SKETCH PLANS; DIMENSIONS AND DATA HAVE NOT BEEN CONFIRMED BY ACTUAL SURVEY AND HAVE BEEN DERIVED FROM THE FOLLOWING REFERENCE PLANS: SURVEY ENGINEERS OF BOSTON DWG. NO. 144.39M (9/20/90); SURVEY ENGINEERS OF BOSTON DWG NO. 14.02M (REV 7/26/84); FEMA PANEL NO. 250286 0005 D, 5 OF 31 (REV 11/2/90).



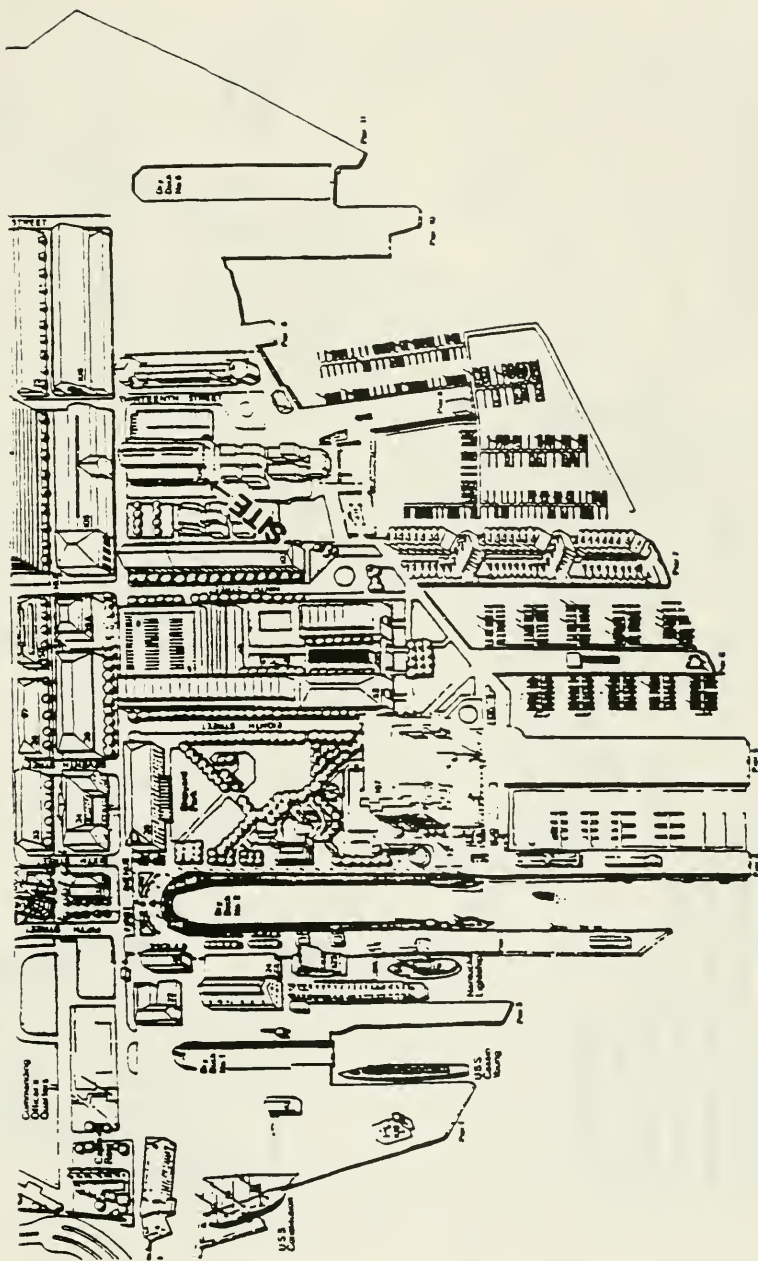
SHEET 2 OF 2

SKETCH PLANS ACCOMPANYING PETITION OF BRICKLAYERS AND LABORERS CHARLESTOWN NON-PROFIT DEVELOPMENT CORP. RENOVATION OF CHARLESTOWN NAVY YARD BLDG. 104, CHANGE IN USE TO RESIDENTIAL, BOSTON INNER HARBOR, BOSTON, MA



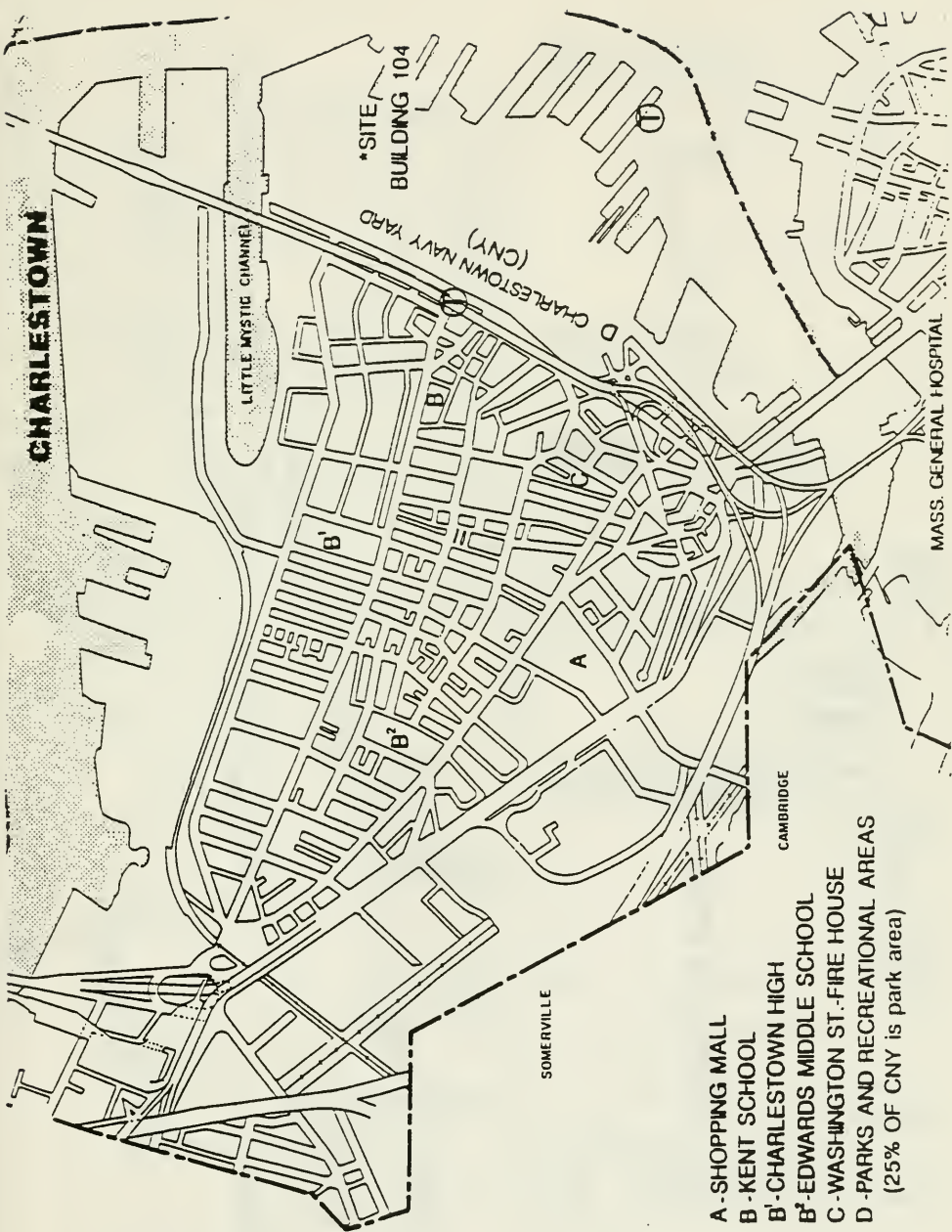
SKETCH OF SITE PLAN

BUILDING 104 CHARLESTOWN NAVY YARD



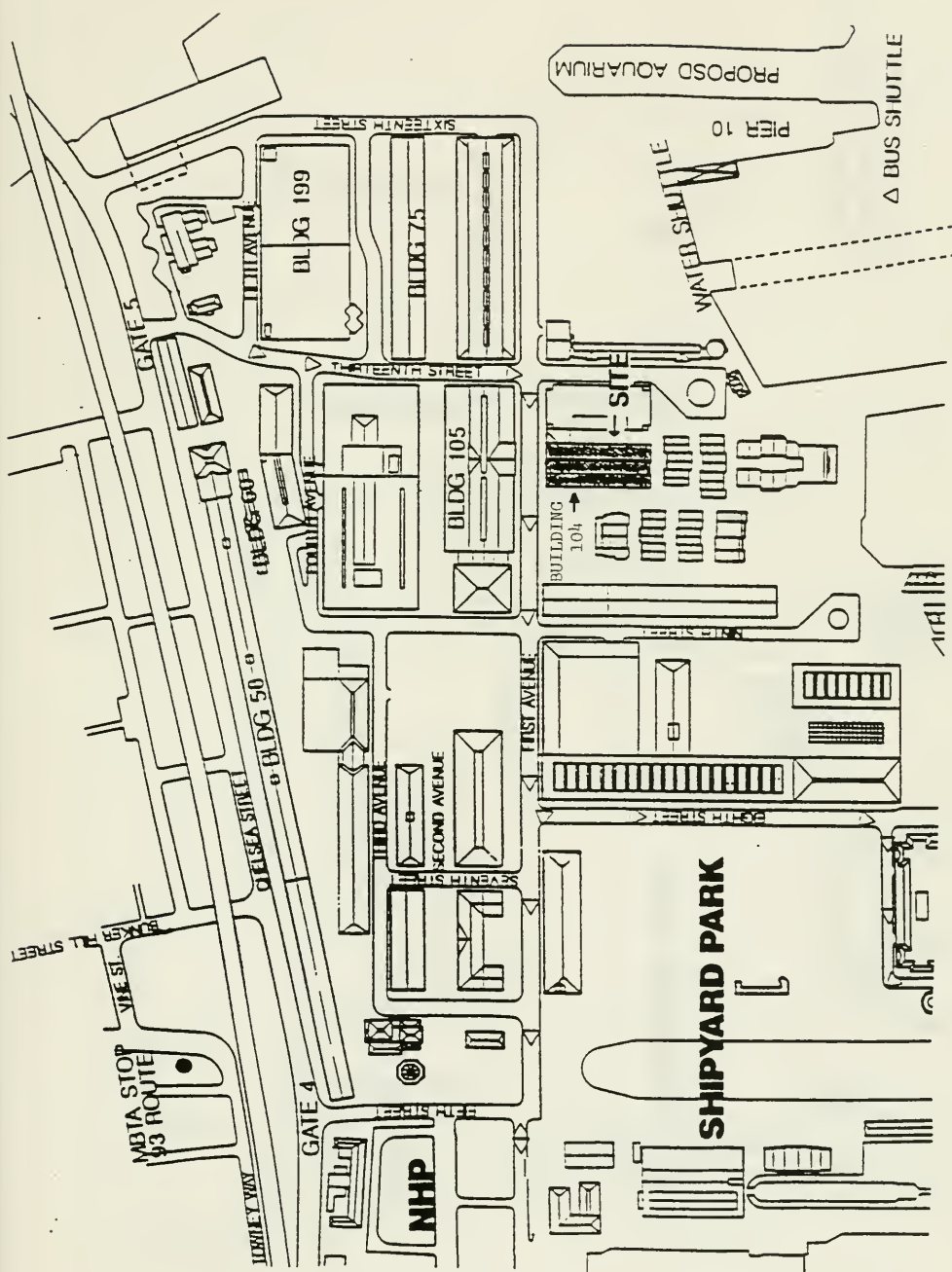
General Context Charleston Navy Yard

CHARLESTOWN

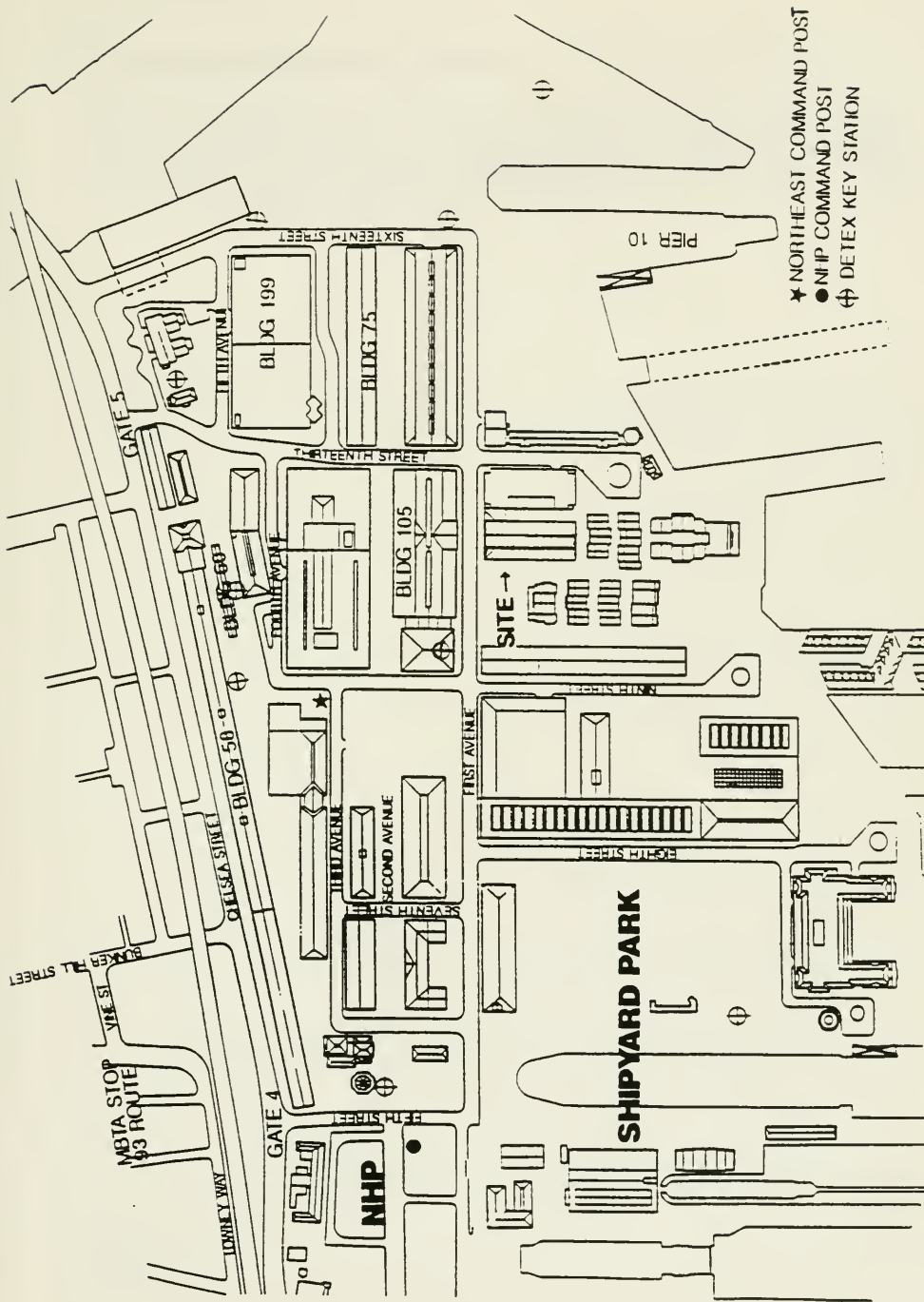


- A - SHOPPING MALL
- B - KENT SCHOOL
- B' - CHARLESTOWN HIGH
- B' - EDWARDS MIDDLE SCHOOL
- C - WASHINGTON ST. FIRE HOUSE
- D - PARKS AND RECREATIONAL AREAS
(25% OF CNY is park area)

BUILDING 104 CHARLESTOWN NAVY YARD ACCESS TO LOCAL AMENITIES



BUILDING 104 CHARLESTOWN NAVY YARD



d. Evidence of Permissive Zoning

As of December 21, 1990, Building 104 is zoned for housing and is located within a "Housing Priority Area" within the Charlestown Navy Yard as designated in Map Amendment Number 253 enacted by the City of Boston Zoning Commission. A copy of Map Amendment Number 253 follows.

MAP AMENDMENT NO. 253
THE COMMONWEALTH OF MASSACHUSETTS
CITY OF BOSTON
IN ZONING COMMISSION

*EFFECTIVE
December 21, 1990

The Zoning Commission of the City of Boston, acting under Chapter 665 of the Acts of 1956 as amended, after due report, notice, and hearing does hereby amend "Map 2 Charlestown," "Map 2C Harborpark District: Charlestown Waterfront," and "Map 1E Harborpark District: North End/Downtown Waterfront," of the series of maps entitled "Zoning Districts City of Boston," dated August 15, 1962, as follows:

1. By changing the following boundary lines from the dashed-line district boundary to a solid-line subdistrict boundary.

On Map 2C:

- (a) Southeastery boundary of William J. Barry Playground Recreation Open Space Subdistrict
- (b) Southerly boundary of Charlestown Maritime Economy Reserve Subdistrict

On both Map 2C and Map 1E:

- (c) Northeasterly boundary of Charlestown Gateway Subdistrict
- (d) Northerly and northeasterly boundaries of North End Waterfront Subdistrict

2. By adding to Map 2C the zoning for the Charlestown Navy Yard Subdistrict as shown on the attached map (attachment 1), entitled "Harborpark District/Charlestown Navy Yard/Proposed Zoning."
3. By adding to said Map 2C, to the left of the Charlestown Navy Yard Subdistrict area, the attached legend (attachment 2), for the zoning added in item 2 above.

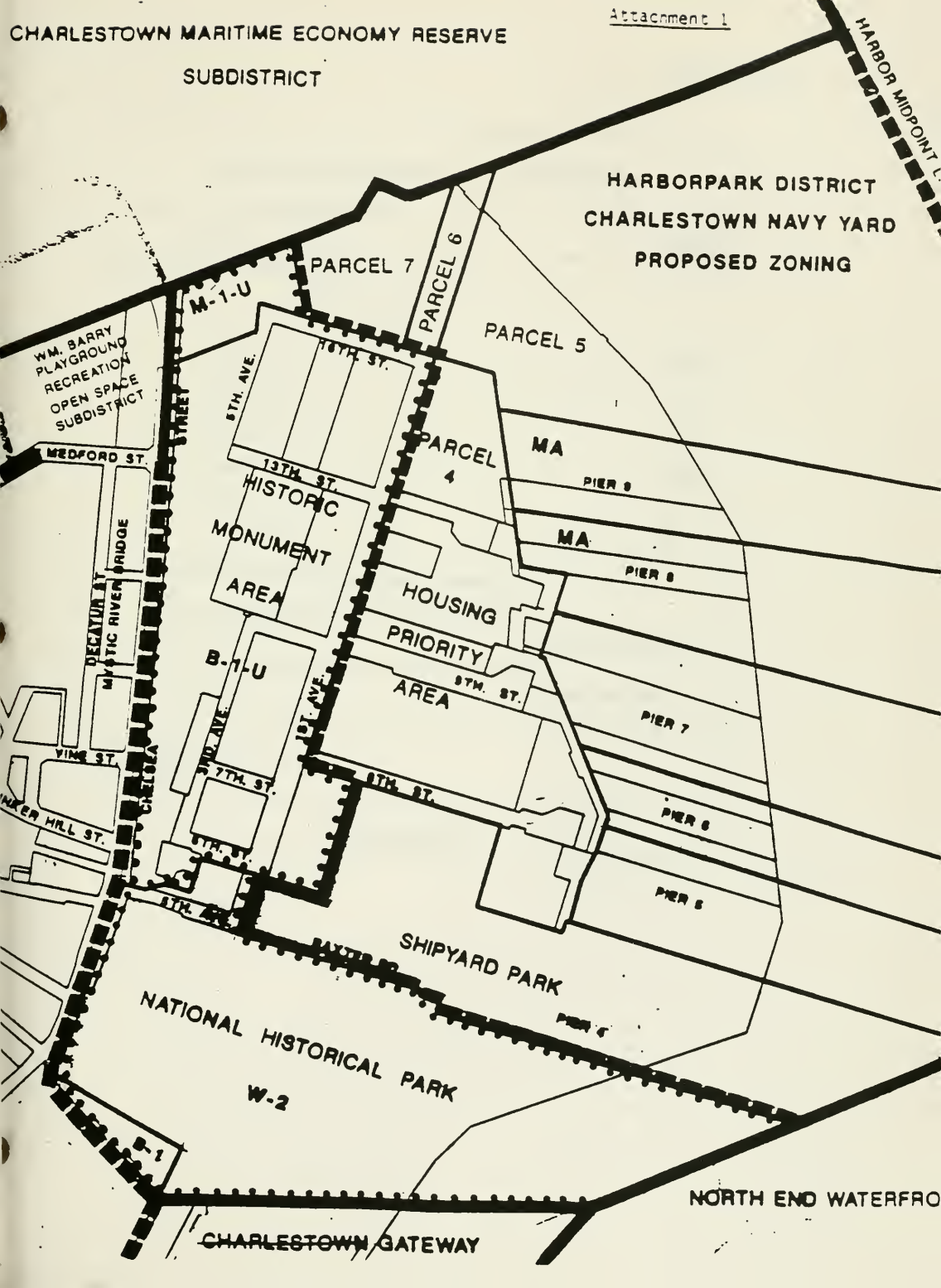
* Date of public notice: November 19, 1990 (see St. 1958, c. 665, s.5).

4. By deleting from "Map 2 Charlestown" all the zoning lines and designations within the boundary of the area of the Charlestown Navy Yard Subdistrict as established in items 2 and 3 above; by extending accordingly on said Map 2 the boundary of the Harborpark District; and by inserting within the Charlestown Navy Yard area on said Map 2 the following words:

Harborpark District
See Map 2C

SUBDISTRICT

HARBORPARK DISTRICT
CHARLESTOWN NAVY YARD
PROPOSED ZONING



CHARLESTOWN NAVY YARD SUBDISTRICT

Parcel or Pier Boundary

Map Key

Maximum
Height

■ ■ ■ New Development Area:

Housing Priority Area	65'
Parcel 4	90'/135'
Parcel 5	110'
Parcel 6	125'
Parcel 7	155'
Pier 5	55'/75'
Pier 7	35'
Piers 6, 8, 9	35'

Shipyards Park: OS (Open Space) Subdistrict

- • • **Historic Monument Area (Special Study Area 1)
B-1-U, M-1-U *See Section 8-7, Table B*
- • • **National Historical Park (Special Study Area 2)
W-2, B-1 *See Section 8-7, Table B*

*See Section 42F-12.2

**See Section 42F-12.5

See Article 42F

Richard S. Butler

Chairman

R. L. Kean

Vice Chairman

John M. P. G. Smith
Joseph W. Joyce
1022 Elmwood

Robert J. Jones

Alexander H. W. W. W.

Edward J. D. Agostino

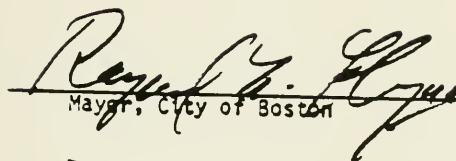
In Zoning Commission

Adopted December 11, 1990

Attest:

W. J. W. W. W. W.
Secretary

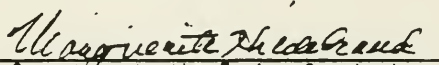




Mayor, City of Boston

Date: December 21, 1990

The foregoing amendment was presented to the Mayor on December 13, 1990, and was signed by him on December 21, 1990, whereupon it became effective on December 21, 1990, in accordance with the provisions of Section 3 of Chapter 665 of the Acts of 1956.

Attest: 

Secretary to the Zoning Commission



EXHIBIT 17

RELOCATION INFORMATION

Building 104 at the Charlestown Navy Yard is a vacant structure formerly used as a Ship Repair Shop, when the Navy Yard was in operation. Accordingly no relocation expenses will be required for this project.



EXHIBIT 18

DESCRIPTION OF PROPOSED HOUSING

Building #104, an historic structure within the Charlestown Navy Yard, was formerly used as a Ship Repair Shop when the Navy Yard was in operation. Plans to rehabilitate and convert the structure into elderly housing will conform to Federal and State historic rehabilitation requirements.

In constructing the housing every effort will be made to use the most economical and straightforward constructing techniques including the most economical materials, equipment and hardware within acceptable quality limits consistent with historic rehab guidelines.

The housing facility, when complete will be an elevator structure consisting of four levels and containing 46 one bedroom units designed to meet the needs of elderly individuals and couples.

Each unit will contain a living/dining room, kitchen, one bath and one bedroom.

The following is a summary of the use of space by level.

Level One

- 6 Units
- Lobby
- Community Room
- Outdoor Terrace
- Parking

Level Two

- 19 Units
- Deck
- Open Area
- Sitting Area

Level Three

- 15 Units

Level Four

- 6 Units
- Terraces

The proposed apartment complex will comply with accessibility standards described in Exhibit 21. In keeping with Section 504 of the Rehabilitation Act of 1973, five percent of the units will be developed as accessible for persons with physical disabilities and an additional two percent will be made available for persons with sensory impairments. All entrances, common areas, and the housing manager's office will be designed for usage by persons with physical disabilities.

Every effort will be made to design the project within the current HUD design cost standards. Should the structure require any special amenities or features that would not be approvable by HUD, the Sponsor will secure funds from other sources to pay any incremental cost above the development cost limit applicable to the project.

EXHIBIT 19

TYPICAL UNIT PLANS
AND
FLOOR PLANS SHOWING COMMUNITY SPACES

This exhibit contains floor plans showing community spaces and parking as follows:

Level One

6 Units
Lobby
Community Room
Outdoor Terrace
Parking

Level Two

19 Units
Deck
Open Area
Sitting Area

Level Three

15 Units

Level Four

6 Units
Terraces

203'-9"

8-011

COMMUNITY ROOM

OUTDOOR TERRACE

BR

 γ

1

LR

R

R

8

1

2

R

LEVEL ONE - ELEV. 0'-0"

$$\frac{16.91}{5.29.91} = 91/1$$

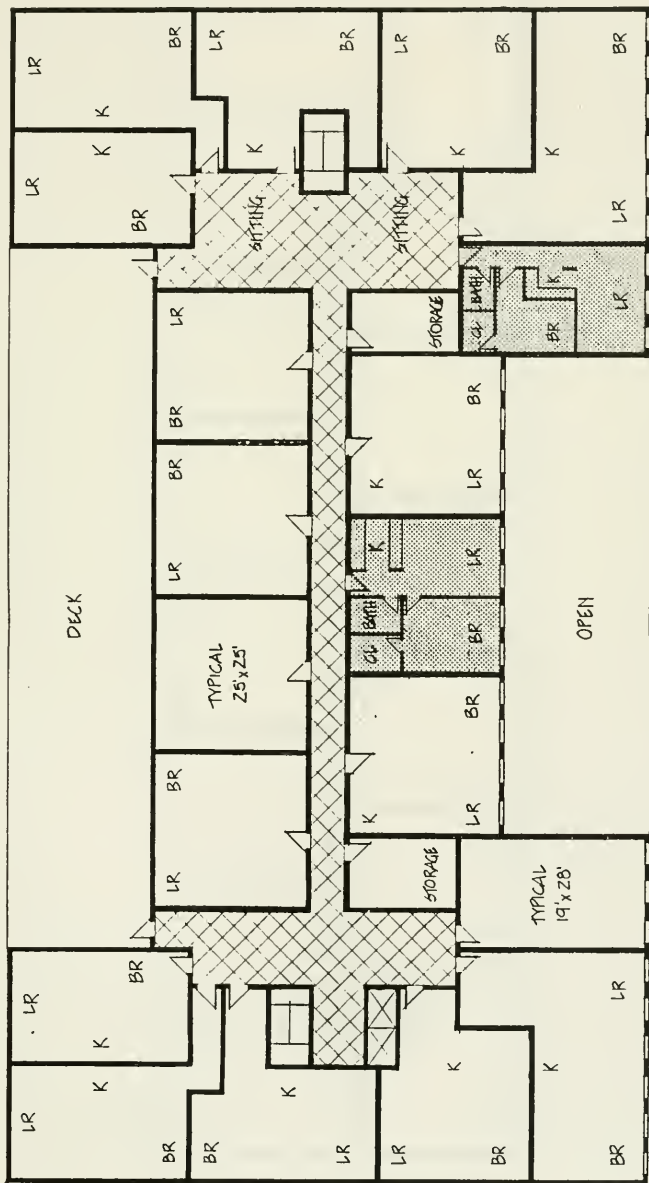

FIRST AVENUE

CHARLESTOWN NAVY YARD, BLDG. 104
ELDERLY HOUSING

WILLIAM RAWN ASSOCIATES, Architects, Inc.
101 Tremont Street Boston MA 02104

BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY

BOSTON REDEVELOPMENT AUTHORITY


$$\frac{5.29.91}{16^{\circ} = 1'-0''}$$

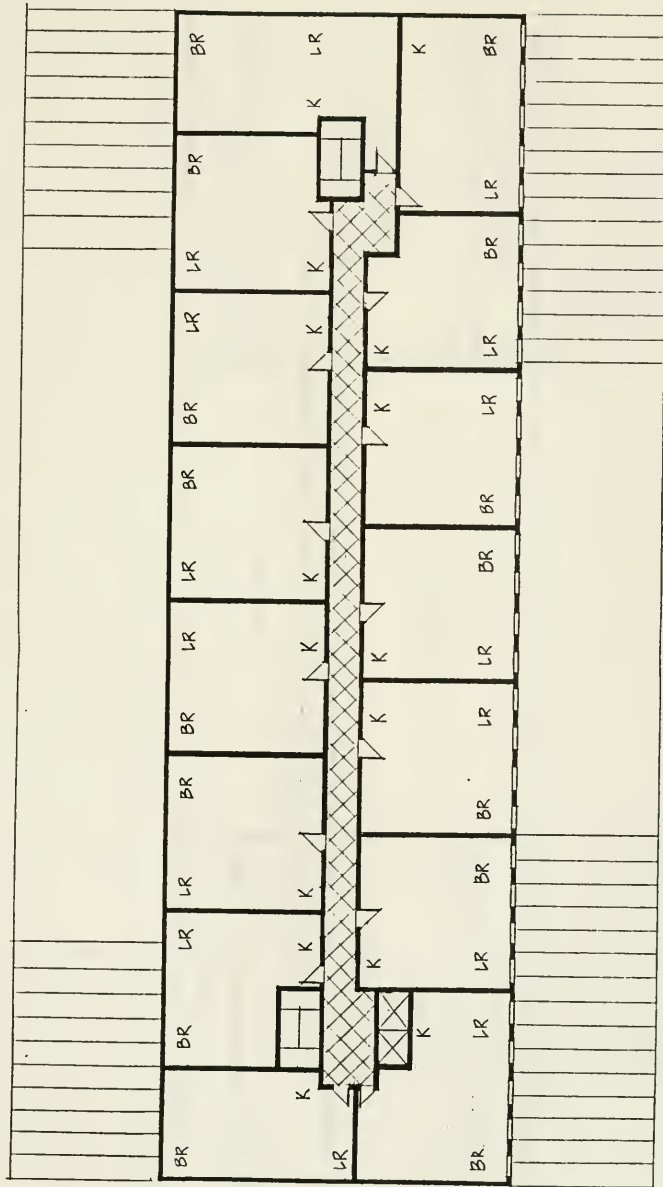
5.29.91

CHARLESTOWN NAVY YARD, BLDG. 104
ELDERLY HOUSING

WILLIAM RAWN ASSOCIATES, Architects, Inc.
101 Tremont Street, Boston, MA 02108

BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY

BOSTON REDEVELOPMENT AUTHORITY



LEVEL THREE EXISTING FLOOR SLAB AT ELEV. APPROX. 26.2'

$\frac{1}{16}'' = 1'-0''$
S. Z. 9-91



CHARLESTOWN NAVY YARD, BLDG. 104
ELDERLY HOUSING
WILLIAM RAWN ASSOCIATES, Architects, Inc.
101 Tremont Street, Boston, MA. 02108

BRICKLAYERS AND LABORERS
NON-PROFIT HOUSING COMPANY

BOSTON REDEVELOPMENT AUTHORITY


$$\frac{1/16'' = 1'-0''}{5.29.91}$$

WILLIAM RAWN ASSOCIATES, Architects, Inc.
101 Tremont Street, Boston, MA 02108

BOSTON REDEVELOPMENT AUTHORITY



EXHIBIT 20

TARGET POPULATION AND SUPPORTIVE SERVICES

This exhibit contains the following:

- a. Description of Categories of Elderly Persons to Be Served
- b. Manner in Which Services Will Be Provided
- c. Listing of Providers
- d. On-Site Services
- e. Sources of Funding for Services
- f. Form HUD - 92013E (Supplemental Application Processing Form - Housing for the Elderly

a. Description of Categories of Elderly Persons to Be Served

Building #104 at the Charlestown Navy Yard will be a 46 unit apartment facility. The units will be one bedroom units suitable for single individuals or couples. The building will house between 46 and 92 residents.

1. Need for Supportive Housing

According to a household survey conducted by the Boston Redevelopment Authority in 1985, over 2,508 people or 19% of the population in Charlestown was over 55 years of age. This percentage is greater than the City of Boston average of 18%. During the same period 1,584 people in Charlestown (12%), were over 65 years of age.

Over the last 10 years only 241 new units of elderly housing were created in Charlestown. Of this total, only 121 elderly units were created within the Charlestown Navy Yard. None of these developments adequately address the needs of low income elderly individuals in need of supportive services.

During the period from 1975-1985, the population of Charlestown increased by 8.9% from 13,364 to 14,548 and has continued to increase since. A high percentage of these elderly individuals have fixed low income and are increasingly in need of supportive services to enable them to continue to live independently. Many are currently in housing that is not appropriate to their particular needs and accordingly is a factor contributing to the decline in their abilities to function.

These figures indicate a substantial unmet need for elderly housing in this centrally located neighborhood, which is close to Downtown and Boston Waterfront amenities.

2. Sustainable Demand for Assisted Rental Elderly Housing

According to the City of Boston Elderly Commission there are currently 165 income eligible adults who are waiting for appropriate elderly housing in Charlestown. The Boston Housing Authority's General Warren Apartments has 81 people waiting on a list for a development that has only 96 units. The Mary Colbert Apartments has 42 individuals on a waiting list while the development only averages 1 to 2 vacancies per year. At the current rate at which vacancies occur, it will take 20 years or longer to accommodate all of the people on these waiting list.

3. Tenant Selection

3.

To be eligible for residing in the development, an applicant must:

- . Be at least 62 years of age at time of application;
- . Have a family income at or below 50% of the median income for the Boston Metropolitan area; and
- . Have supportive services, as necessary, in place at the time of application free of any reliance on the owner manager of the property. NOTE: BLCNPDC will be capable of assisting residents in identifying and accessing services once they are established tenants of the property, but not as a condition of occupancy at the time of application.

The outline of available supportive services described in "Section b." below will allow for aging in place of the residents and promote independent living for as long as possible.

The Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC) will advertise the availability of units at Building #104 of the Charlestown Navy Yard through the major newspaper outlets in Boston as well as local community and minority owned outlets.

Outreach will be extended to existing providers of elderly housing to access their waiting lists where possible. Community groups and elderly service providers will be contacted to maximize the ability of eligible individuals to take advantage of this opportunity.

Applications and financial statements will be distributed to area meal sites and service providers. Mail applications will be available for individuals unable to obtain application in person. In addition, applications will be available at Building #104 as well as at a model unit.

Applications will be screened to determine compliance with eligibility criteria. Assuming the demand exceeds the number of available units, a public lottery will be held to select the initial group of tenants. Applicants, who are not chosen for initial tenancy will be drawn and given sequential numbers. These applicants will form the initial waiting list for vacancies as they occur in Building #104.

b. Manner in Which Services Will Be Provided

Residents of Building #104 will be able to access a wide array of supportive services existing in Charlestown and Boston. As low income people, Building #104 residents are eligible for services at either no charge or a nominal fee.

An informational handbook describing available resources will be distributed to residents. A part-time facilitator will be available to assist residents in accessing services as needed to help them to maintain their ability to live independently.

1. Health Services

Building #104 is accessible to all the major medical centers in the Boston Area. Transportation is available from several sources to access medical care.

In addition, the Bunker Hill Community Health Center affiliated with Massachusetts General Hospital has a nurse practitioner who makes home visits. The Charlestown Neighborhood Health Center provides key medical, pharmaceutical and nutritional services.

Home Health Care is available from the Boston Senior Home Care, the Kennedy Center and the Golden Age Center. The Visiting Nurse Association and the Spaulding Rehabilitation Hospital also provide visiting nurses for individuals in need of on-going in home treatment.

In addition to health services, homecare aides can be available to help housebound seniors with shopping, laundry and housekeeping. Boston Senior Homecare also has a Chore Service available for heavy cleaning needs.

2. Meals

Three meal sites operate in Charlestown. Each serves full meals daily at a nominal cost of \$1.00.

For individuals who are unable to travel, Meals on Wheels are available from the Kit Clark House.

Meal sites include the following:

- . The Kennedy Center - daily meal and transportation;
- . Golden Age Center - daily meals;
- . Boston Housing Authority, Rutherford Ave.-daily meal.

Home health aides from Boston Senior Home Care assist in food shopping for persons unable to shop for themselves.

Barkan Management, Building #104's manager, currently manages an adjacent apartment complex at the Navy Yard, and has arranged for a super market chain, to shuttle individuals from both complexes to the supermarket.

3. Social Services

The Kennedy Center and Golden Age Center maintain facilities in the Charlestown area for social interaction. Beano, crafts classes, organized travel, exercise classes, as well as informal socialization in Senior Lounges.

The City of Boston Elderly Commission publishes a monthly newsletter "Boston Seniority", which outlines all the forthcoming social events in the area.

4. Transportation

The Navy Yard with its harborside location offers unique transportation services that include the recently completed handicap accessible water shuttle from Pier 4 to Long Wharf. Operating hours are 6:30 am - 8:15 pm. Ridership figures for fiscal year 1990 exceed 160,000 passengers. MBTA elderly ID passes are honored reducing the fare to \$.50. In association with the water shuttle, the MBTA also provides free intra-Navy Yard bus shuttle service to the parking garage (Building #199) and from the parking garage along First Avenue with stops at Eighth Street and the National Historic Park, from the NHP to Pier 4 via First Avenue and Eighth Street (see attached Transportation Map).

Future development plans include the creation of an additional water shuttle docking facility at pier 10 serving the Aquarium and the remainder of Navy Yard's end users. This facility would feature the use of a high capacity (150 person) water shuttle, with departures every 15 minutes.

MBTA bus service is provided on a daily basis and is located adjacent to Gate 4 at the intersection of Bunker Hill Street and Vine Street. The #93 bus route travels along Lowney Way through City Square over the Northern Avenue Bridge and into Haymarket Station and all other bus and subway connections. Senior citizen fares are \$.10 for bus service and \$.25 for subway service.

Residents with disabilities can contact the MBTA Ride, Office for Transportation Access at 722-5123. Passengers are required to complete an application and present a physician's certification in order to become a user of the Ride. This service provides door to door transportation within the Boston area. Fares are \$.75.

The Mayor's Office of Elderly Affairs provides a free shuttle service to and from medical appointments. The Senior Shuttle can be contacted at 725-3984. Passengers are required to provide three days notice prior to pick up.

5. Security Services

6.

Northeast Security, Inc. provides 24 hour radio assisted security services within the Charlestown Navy Yard. This service requires two officers per shift to conduct hourly foot patrols of all common access areas of the Navy Yard including nine variously located detex key locations which ensures optimum security presence throughout the Navy Yard. Special attention is given to the following:

- . Doors, Windows
- . Trespassing
- . Vandalism
- . Park and Fountain Area
- . Illegally Parked Vehicles
- . Fire Hazards
- . Safety Hazards

In addition to the patrols conducted by Northeast, the National Park Service Rangers conduct periodic radio assisted vehicle patrols within the development area. Although jurisdiction is limited to Buildings 58,60, 105 and 75, security presence is greatly increased because of the location of Building #104 in relationship to Command Headquarters, detex locations and buildings under National Park service jurisdiction.

c. Service Providers

The following is a listing of service providers:

1. Kit Clark Senior House
645 Washington Street
Dorchester, MA
825-9891

Meals on Wheels
Transportation to Meal Sites

2. Boston Senior Homecare
6 St. James Avenue
Boston, MA 02116
451-6400

Homemakers
Chore Services Home Health Aides
Volunteer Program - Escorts to/from medical appointments

3. Charlestown Community Center
Golden Age Center
255 Medford Street
Charlestown, MA 02129
635-5169

Social Events - BEANO, craft class, exercise class, etc.
 Meal Site
 On-Site Facilitator - assists in access to programs
 Health Screening Clinics
 Flu Shots

4. Kennedy Center
 27 Winthrop Street
 Charlestown, MA 02129
 241-8866

Meal Site
 Social Events
 Transportation - to medical appointments and meals
 Laundry Service
 Health Screening Clinics

4. Boston Housing Authority
 Rutherford Avenue
 Charlestown, MA

Meal Site

d. On-Site Services

Because of the existing services currently available in the community, it is not anticipated that there will be on-site services offered for the residents of Building #104.

As part of the administration and management of Building #104, there will be a part-time facilitator available to assist residents in accessing available services.

Need for staff to assist tenants will grow as the initial tenants age in place. Staffing patterns for the facilitator will be established once the needs of the tenants are assessed.

e. Sources of Funding for Services

The independent service providers outlined in this supportive services plan have their own funding sources. By virtue of their low income status, residents of Building #104 will be able to access these services at little or no charge. Funding for the on-site staff will be included in the operating budget.

f. Form HUD - 92013E (Supplemental Application Processing Form - Housing for the Elderly)

Form HUD - 92013E appears on the following page.

**SUPPLEMENTAL APPLICATION AND PROCESSING FORM
HOUSING FOR THE ELDERLY
(SEE INSTRUCTIONS ON REVERSE)**

☐ CONGREGATE
☒ NON-CONGREGATE
☐ MIXED

Project Name	Elderly Housing Building #104, Charlestown Navy Yard Boston, MA	Project Number
--------------	--	----------------

A NON-RENT CONGREGATE LIVING SPACE AREAS:

KIND OF SPACE	AREA - SQ. FT.	KIND OF SPACE	AREA - SQ. FT.
1. Engrage gate Kitchen and Dining	N/A	5. Infirmary or Health Facility	N/A
2. Hallways	To Be Determined	6. Other To Be Determined	To Be Determined
3. Community Room	To Be Determined	7. Other	
4. Habla Shop	N/A	8. TOTAL SQUARE FEET	

B. PROJECT COMPOSITION:

1. NUMBER OF BEDROOMS	2. TOTAL NUMBER OF UNITS	3. NUMBER OF UNITS WITH KITCHENS	4. NUMBER OF UNITS WITH KITCHENETTES
0-14 bedroom 1 mile			
1 Bedroom 1 mile	46	46	
2 Bedroom 1 mile			

C. FOOD SERVICE

FOOD SERVICE		ANNUAL EXPENSE		HEALTH SERVICE		ANNUAL EXPENSE	
	Sponsor	HUD		Sponsor	HUD		
1. Payroll -			1. Nursing Payroll -				
Number of cooks _____			Number of Nurses _____				
X Salary \$ _____	\$ _____	\$ _____	X Salary \$ _____	\$ _____	\$ _____		
Number of waitresses _____			2. Equipment Expense:				
X Salary \$ _____	\$ _____	\$ _____	a. Repl. Res: 10% X Equipment				
Number of helpers _____			Cost \$ _____	\$ _____	\$ _____		
X Salary \$ _____	\$ _____	\$ _____	b. Int. on Inv: _____ % Int. Rate	\$ _____	\$ _____		
2. Food Cost _____	\$ _____	\$ _____	X Cost \$ _____	\$ _____	\$ _____		
3. Supplies _____	\$ _____	\$ _____	c. Maintenance and Repairs _____	\$ _____	\$ _____		
1. Dining Room Furniture Expense			3. Medical Supplies _____	\$ _____	\$ _____		
a. Repl. Res: 10% X Equipment			4. Utilities _____	\$ _____	\$ _____		
Cost \$ _____	\$ _____	\$ _____	5. Laundry Service _____	\$ _____	\$ _____		
b. Int. on Inv: _____ % Int. Rate			6. Other (Specify) _____	\$ _____	\$ _____		
X Cost \$ _____	\$ _____	\$ _____	7. TOTAL HEALTH SERVICE _____	\$ _____	\$ -0-		
c. Maintenance and Repairs _____	\$ _____	\$ _____	8a. No. of Beds in Infirmary _____				
5. Other (Specify) _____	\$ _____	\$ _____	8b. Nn. of Persons using _____				
6. Other (Specify) _____	\$ _____	\$ _____	Service _____				
7. TOTAL FOOD SERVICE EXPENSE _____	\$ -0-	\$ _____	9. Proposed charge per Month per _____				
8. Average Number of Persons _____			Patient _____ Person _____	\$ -0-	\$ _____		
using Service _____							
9. Proposed Charge per Person _____			F. FURNITURE IN UNITS:			ANNUAL EXPENSE	
per Month _____	\$ -0-	\$ _____				Sponsor	HUD

E. MAID SERVICE:

	Sponsor	HUD			
1. Payroll -			2. Furniture Exp. if not leased:		
Number of maids _____			a. Repl. Res. 10% X Furniture		
X Salary \$ _____	\$ _____	\$ _____	Cost \$ _____	\$ _____	\$ _____
2. Supplies _____	\$ _____	\$ _____	b. Int. on Inv: _____ % Int.		
3. Other (Specify) _____	\$ _____	\$ _____	Rate X Cost \$ _____	\$ _____	\$ _____
Other (Specify) _____	\$ _____	\$ _____	c. Maintenance and Repairs _____	\$ _____	\$ _____
TOTAL MAID SERVICE _____	\$ -0-	\$ _____	3. TOTAL FURNITURE EXPENSE _____	\$ -0-	\$ _____
4. Average Number of Units _____			4. Number of Units _____		
using Service _____			Furnished _____		
7. Proposed Charge per Unit _____	\$ -0-	\$ _____	5. Proposed Charge Per Unit per Month to		
per Month _____	\$ _____	\$ _____	cover Furniture Rent. _____	\$ -0-	\$ _____

G. OTHER NON-SHELTER SERVICES:

ANNUAL EXPENSE			ANNUAL EXPENSE		
	Sponsor	HUD		Sponsor	HUD
1. Program & Activities Payroll	\$ -0-	\$	4. Chg. per Person (Unit) for Item 1	\$ -0-	\$
2. Other (Specify)	\$ -0-	\$	5. Chg. per Person (Unit) for Item 2	\$ -0-	\$
3. Other (Specify)	\$	\$	6. Chg. per Person (Unit) for Item 3	\$	\$

H REMARKS:

OFFICIAL USE ONLY.



EXHIBIT 21

CIVIL RIGHTS CERTIFICATION

This exhibit contains signed Civil Rights Certifications for both co-sponsors as follows:

- . Bricklayers & Laborers Charlestown Non-Profit Development Corp.
- . Bricklayers & Laborers Non-Profit Housing Co. Inc.

EXHIBIT 21

CERTIFICATION IN CONNECTION
WITH THE DEVELOPMENT AND OPERATION OF A SECTION 202
SUPPORTIVE HOUSING PROJECT FOR THE ELDERLY

The applicant hereby assures and certifies that:

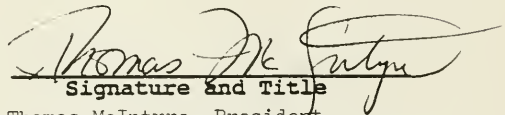
- (i) It will comply with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and regulations pursuant thereto (24 CFR Part 1) which state that no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the applicant receives Federal financial assistance; and will immediately take any measures necessary to effectuate this agreement. With reference to the real property and structure(s) thereon which are provided or improved with the aid of Federal financial assistance extended to the applicant, this assurance shall obligate the applicant, or in the case of any transfer, the transferee, for the period during which the real property and structure(s) are used for the purpose for which the Federal financial assistance is extended or for another purpose involving the provision of similar services or benefits.
- (ii) It will comply with the Fair Housing Act (42 U.S.C. 3601-19) and regulations pursuant thereto (24 CFR Part 100) which prohibit discrimination in housing on the basis of race, color, religion, sex, handicap, familial status, or national origin, and administer its programs and activities relating to housing in a manner to affirmatively further fair housing; the fair housing poster regulations (24 CFR Part 110) and advertising guidelines (24 CFR Part 109).
- (iii) It will comply with Executive Order 11063 on Equal Opportunity in Housing which prohibits discrimination because of race, color, creed, national origin or sex in housing and related facilities provided with Federal financial assistance, and regulations pursuant thereto (24 CFR Part 107).

- (iv) In establishing the criteria for the selection of tenants, the applicant will not utilize preferences or priorities which are based upon the length of time the applicant has resided in the jurisdiction. The applicant shall treat nonresidents who are working or have been notified that they are hired to work in the jurisdiction as residents of the jurisdiction.
- (v) It will comply with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and regulations issued pursuant thereto (24 CFR Part 8) which state that no otherwise qualified individual with handicaps in the United States shall solely by reason of handicap be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.
- (vi) It will comply with the provisions of the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) and regulations issued pursuant thereto (24 CFR Part 146) which state that no person in the United States shall, on the basis of age, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under a program or activity receiving Federal financial assistance.
- (vii) It will comply with Executive Order 11246 and all regulations issued pursuant thereto (41 CFR Chapter 60-1) which state that no person shall be discriminated against on the basis of race, color, religion, sex or national origin in all phases of employment during the performance of Federal contracts, and shall take affirmative action to ensure equal employment opportunity. The applicant will incorporate, or cause to be incorporated, into any contract for construction work, as defined in 24 CFR Part 130.5 of HUD regulations, the equal opportunity clause required by 24 CFR Part 130.15(b) of the HUD regulations.

- (viii) It will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and regulations pursuant thereto (24 CFR Part 135) which require that, to the greatest extent feasible, opportunities for training and employment be given lower-income persons residing within the unit of local government or the metropolitan area (or non-metropolitan county) in which the project is located; and that contracts for work be awarded to business concerns which are located in, or owned in substantial part by, persons residing in the same metropolitan area (or non-metropolitan county) as the project.
- (ix) It will comply with the Affirmative Fair Housing Marketing requirements of 24 CFR Part 200, Subpart M and the implementing regulations at 24 CFR Part 108.
- (x) It will comply with the requirements of Executive Orders 11625, 12432, and 12138 (Minority and Women-Owned Business Enterprises).

September 25, 1991

Date


Signature and Title

Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Non-Profit Development Corp. (BLCNPDC)

AND

Bricklayers & Laborers Non-Profit
Housing Co. Inc. (BLNPHC)



EXHIBIT 22

CERTIFICATION OF CONSISTENCY
WITH
COMPREHENSIVE HOUSING AFFORDABILITY STRATEGY (CHAS)

Certification of consistency with Comprehensive Housing
Affordability Strategy is not applicable for 1991.



EXHIBIT 23

CERTIFICATION FOR PROVISION OF SUPPORTIVE SERVICES

The undersigned certifies that this Agency has reviewed the below-referenced Sponsor's supportive service plan and finds that the services are:



Well designed



Not well designed

to serve the special needs of the category or categories of elderly persons the housing is intended to serve.

Bricklayers & Laborers Charlestown
Non-Profit Development Corp. and
Bricklayers & Laborers Non-Profit
Housing Co., Inc.

Building 104, Charlestown Navy Yard
Boston, MA

Co-Sponsors

Project Location

Executed this 25 date of September, 19 91

By Diane Watson, Executive Director
(Print Name)

Diane Watson

(Signature of Authorized Official)

Executive Director
(Title)

City of Boston

Commission on Affairs of the Elderly
(Agency Name)



EXHIBIT 24

EXECUTIVE ORDER 12372 CERTIFICATION

Bricklayers & Laborers Charlestown Development Corp. and
Bricklayers & Laborers Non-Profit Housing Co., Inc. (Co-Sponsors)

(Name of Sponsor)

certifies that this application for a capital advance under the
Section 202 program was submitted to the State of Massachusetts
on September 26, 1991 for review. Enclosed is a copy of the
SF-424 which was sent with the application submitted to the
State.


Thomas McIntyre, President, BLCNPDC & BLNPHC

(Signature of Authorized Official)



EXHIBIT 25

SF 424 APPLICATION FOR FEDERAL ASSISTANCE

This exhibit contains signed form - SF 424 Application for Federal Assistance from Co-Sponsors:

- . Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC) (Lead Sponsor)
- . Bricklayers & Laborers Non-Profit Housing Co. Inc. (BLNPHC) (Co-Sponsor)

APPLICATION FOR
FEDERAL ASSISTANCE

2. DATE SUBMITTED	Applicant Identifier
3. DATE RECEIVED BY STATE	State Application Identifier
4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

APPLICANT INFORMATION

Legal Name: Sponsor: Bricklayers & Laborers Charlestown Non-Profit Development Corp. (BLCNPDC)	Co-Sponsor: Bricklayers & Laborers Non-Profit Housing Co. Inc. (BLNPHC)
Address (give city, county, state, and zip code): PO Box 1140 Boston, MA 02130	Name and telephone number of the person to be contacted on matters involving this application (give area code): Joanne Troy 617-277-8014

EMPLOYER IDENTIFICATION NUMBER (EIN)

BLCNPDC: 04-3090530

BLNPHC: 22-2815998

TYPE OF APPLICATION:

☒ New ☐ Continuation ☐ Revision

Revision, enter appropriate letter(s) in box(es):

A. Increase Award B. Decrease Award C. Increase Duration
D. Decrease Duration Other (specify):

7. TYPE OF APPLICANT: (enter appropriate letter in box)

A. State H. Independent School Dist. ☐
B. County I. State Controlled Institution of Higher Learning
C. Municipal J. Private University
D. Township K. Indian Tribe
E. Interstate L. Individual
F. Intermunicipal M. Profit Organization
G. Special District N. Other (Specify): Non-Profit

8. NAME OF FEDERAL AGENCY:

HUD

9. CATALOG OF FEDERAL DOMESTIC
ASSISTANCE NUMBER:

1 4 • 1 5 7

TITLE: Supportive Housing for the Elderly
(HUD Section 202)

AREAS AFFECTED BY PROJECT (cities, counties, states, etc.):

Metropolitan Boston, MA
Suffolk County

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:

Rehabilitation and Conversion of Existing
Structure, a former Ship Repair Shop in
Charlestown Navy Yard to 46 Unit Apartment
Facility for the Elderly. Fully Accessible
Historic Rehabilitation Project.

1. PROPOSED PROJECT:

Start Date Ending Date
5/92 4/93

14. CONGRESSIONAL DISTRICTS OF:

a. Applicant b. Project
9th Congressional District 8th Congressional District

5. ESTIMATED FUNDING:

1. Federal	\$	3,733,286.00
2. Applicant	\$	.00
3. State	\$	.00
4. Local City of Boston	\$	428,358.00
5. Other	\$	.00
6. Program Income	\$	.00
7. TOTAL	\$	4,161,644.00

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. YES. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE
STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON.

DATE September 26, 1991b. NO. ☐ PROGRAM IS NOT COVERED BY E.O. 12372☐ OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

☐ Yes If "Yes," attach an explanation.☒ No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN FULLY
AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED

Typed Name of Authorized Representative

Thomas McIntyre, President BLCNPDC and BLNPHC

b. Title

c. Telephone number

617-277-8014

d. Signature of Authorized Representative

e. Date Signed

September 25, 1991



EXHIBIT 26

ANTI-LOBBYING CERTIFICATION

This exhibit contains the following:

- a. Certifications for Contracts, Grants, Loans and Cooperative Agreements for both Co-Sponsors as Follows:
 - . Bricklayers & Laborers Charlestown Non-Profit Development Corporation. (BLCNPDC)
 - . Bricklayers & Laborers Non-Profit Housing Co. Inc. (BLNPHC)
- b. Disclosure of Lobbying Activities (SF-LLL) - NOT APPLICABLE

EXHIBIT 26

Certification for Contracts, Grants, Loans
and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment or modification of any Federal contract, grant, loan, or cooperative agreement.

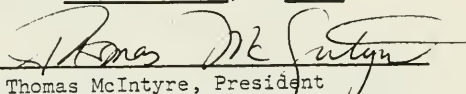
(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Executed this 25 date of September, 1991.

By


Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Non-Profit Development Corp.

Covered Action: Section 202 and Section 8 and Section 106(b), if applicable
(type and identity of program, project or activity)

EXHIBIT 26

Certification for Contracts, Grants, Loans
and Cooperative Agreements

The undersigned certifies, to the best of his or her knowledge and belief that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment or modification of any Federal contract, grant, loan, or cooperative agreement.

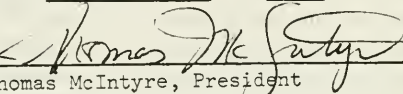
(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

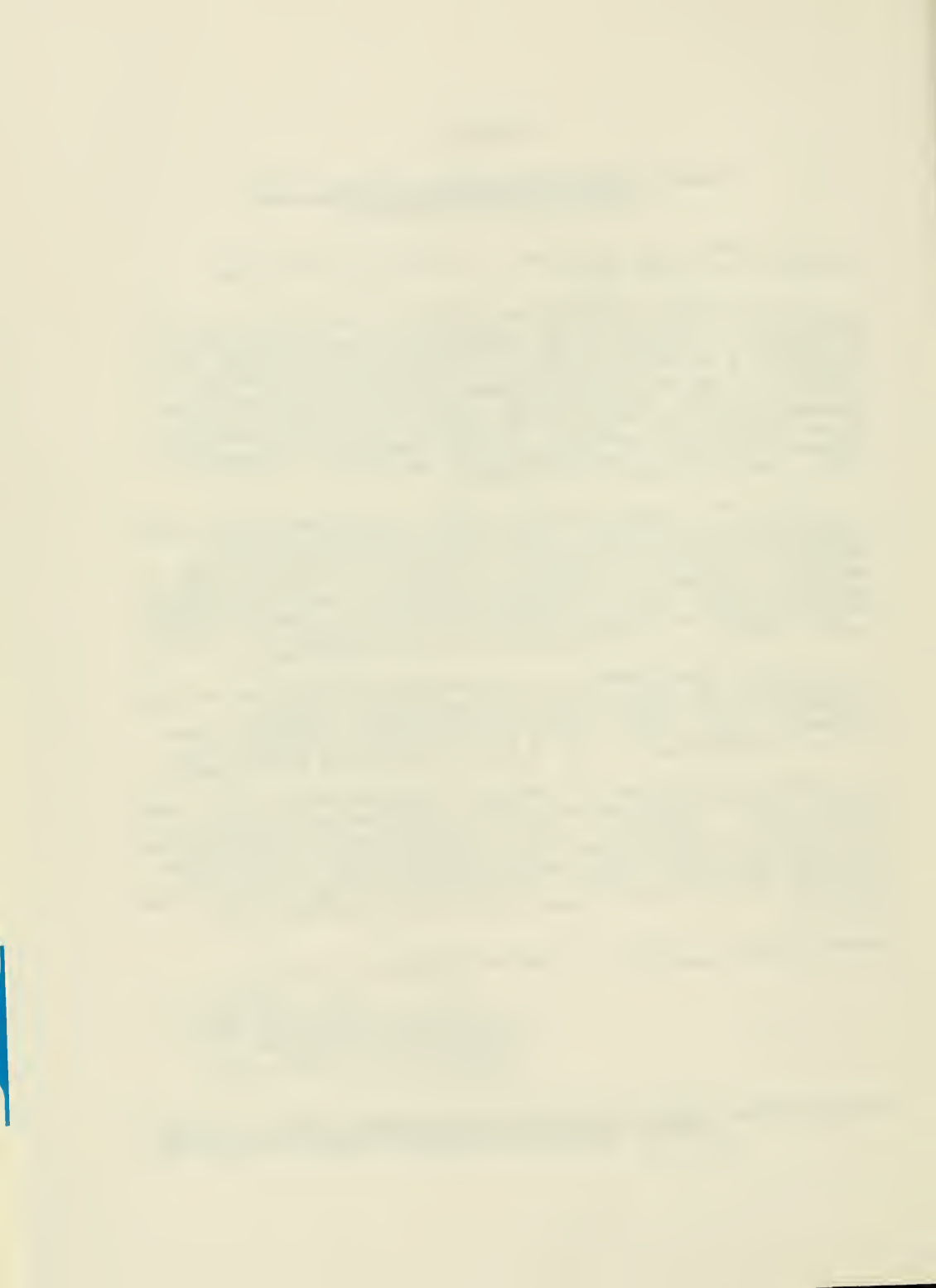
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Executed this 25 date of September, 1991.

By


Thomas McIntyre, President
Bricklayers & Laborers Non-Profit
Housing Co. Inc.

Covered Action: Section 202 and Section 8 and Section 106(b), if applicable
(type and identity of program, project or activity)



DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352
(See reverse for public burden disclosure.)

Approved by OMB
03-48-0046

1. Type of Federal Action: ☐ a. contract ☐ b. grant ☐ c. cooperative agreement ☐ d. loan ☐ e. loan guarantee ☐ f. loan insurance		2. Status of Federal Action: ☐ a. bid/offer/application ☐ b. initial award ☐ c. post-award		3. Report Type: ☐ a. initial filing ☐ b. material change For Material Change Only: year _____ quarter _____ date of last report _____	
4. Name and Address of Reporting Entity: ☐ Prime ☐ Subawardee Tier _____, if known: Congressional District, if known: _____			5. If Reporting Entity in No. 4 is Subawardee, Enter Name and Address of Prime: Congressional District, if known: _____		
6. Federal Department/Agency:			7. Federal Program Name/Description: CFDA Number, if applicable: _____		
8. Federal Action Number, if known:			9. Award Amount, if known: \$ _____		
10. a. Name and Address of Lobbying Entity (if individual, last name, first name, M/D):			b. Individuals Performing Services (including address if different from No. 10a) (last name, first name, M/D):		
(Attach Continuation Sheet(s) SF-LLL-A, if necessary)					
11. Amount of Payment (check all that apply): \$ _____ ☐ actual ☐ planned			12. Type of Payment (check all that apply): ☐ a. retainer ☐ b. one-time fee ☐ c. commission ☐ d. contingent fee ☐ e. deferred ☐ f. other: specify: _____		
12. Form of Payment (check all that apply): ☐ a. cash ☐ b. in-kind: specify: nature _____ value _____					
14. Brief Description of Services Performed or to be Performed and Date(s) of Service, including officer(s), employee(s), or Member(s) contacted, for Payment Indicated in Item 11: (Attach Continuation Sheet(s) SF-LLL-A, if necessary)					
15. Continuation Sheet(s) SF-LLL-A attached: ☐ Yes ☐ No					
16. Information required through this form is authorized by title 31 U.S.C. section 1352. This disclosure of lobbying activities is a material representation of fact upon which reliance may be placed by the Government, when the transaction was made or entered into. This disclosure is required pursuant to 31 U.S.C. 1352. This information will be reported to the Congress and made available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.			Signature: _____ Print Name: _____ Title: _____ Telephone No.: _____ Date: _____		
Federal Use Only:			Authorized for Local Reproduction Standard Form - 288		



DISCLOSURE OF LOBBYING ACTIVITIES
CONTINUATION SHEET

Approved by OMB
0348-0046

Reporting Entity: _____ Page _____ of _____

NOT APPLICABLE

EXHIBIT 27

DRUG-FREE WORKPLACE ACT

This exhibit contains Drug Free Work Place Certifications for both co-sponsors as follows:

- . Bricklayers & Laborers Charlestown Non-Profit Development Corp.
- . Bricklayers & Laborers Non-Profit Housing Co. Inc.

CERTIFICATION REGARDING DRUG-FREE WORKPLACE REQUIREMENTS

INSTRUCTIONS: The certification set out below is a material representation of fact upon which reliance is placed by the U. S. Department of Housing and Urban Development (HUD) in awarding the capital advance. If it is later determined that the sponsor knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

CERTIFICATION

- A. The sponsor certifies that it will provide a drug-free workplace by:
- (a) Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the sponsor's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
 - (b) Establishing a drug-free awareness program to inform employees about:
 - (1) The dangers of drug abuse in the workplace;
 - (2) The sponsor's policy of maintaining a drug-free workplace;
 - (3) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (4) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace.
 - (c) Making it a requirement that each employee to be engaged in the performance of the capital advance be given a copy of the statement required by paragraph (a);
 - (d) Notifying the employee in the statement required by paragraph (a) that, as a condition of employment under the capital advance, the employee will:
 - (1) Abide by the terms of the statement; and
 - (2) Notify the employer of any criminal drug statute conviction for a violation occurring in the workplace no later than five days after such conviction.

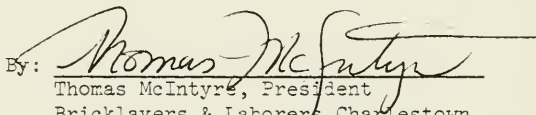
- (e) Notifying HUD within ten days after receiving a notice under subparagraph (d)(2) from an employee or otherwise receiving actual notice of such conviction;
- (f) Taking one of the following actions, within 30 days of receiving notice under subparagraph (d)(2), with respect to any employee so convicted -
 - (1) Taking appropriate personnel action against such an employee, up to and including termination; or
 - (2) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency.
- (g) Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs (a), (b), (c), (d), (e), and (f).

B. The sponsor shall insert in the space provided below the site(s) for the performance of work done in connection with the specific capital advance;

Place of Performance (Street address, city, county, state and zip code):

Building 104, Charlestown Navy Yard, Boston, MA

Executed this 25 date of September, 1991.

By: 

Thomas McIntyre, President
Bricklayers & Laborers Charlestown
Non-Profit Development Corp.

AND

Bricklayers & Laborers Non-Profit
Housing Co. Inc.

Covered action: Section 202 and Section 106(b), if applicable

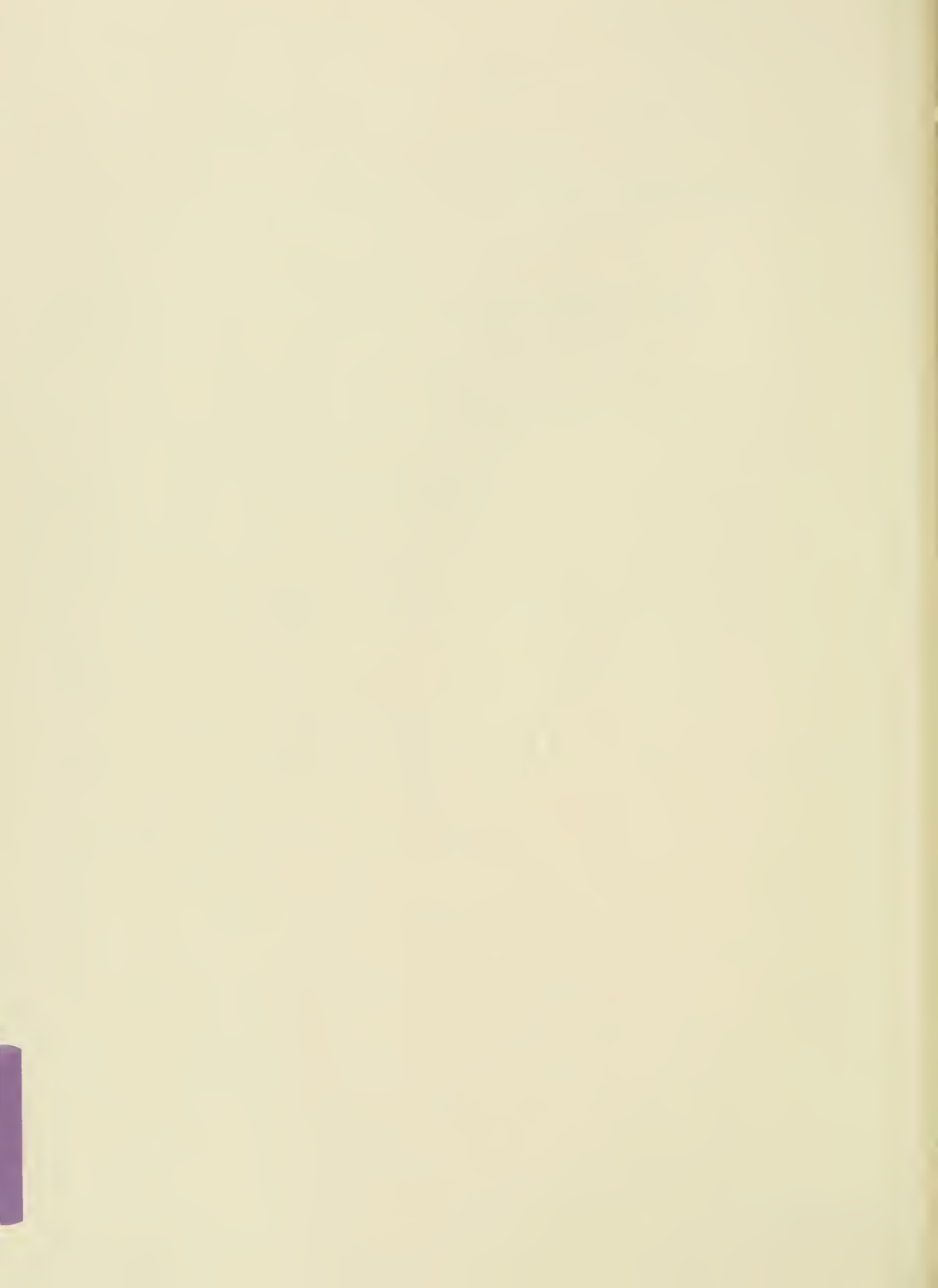


EXHIBIT 29

ACQUISITION AND RELOCATION CERTIFICATION

Building 104 of the Charlestown Navy Yard is vacant and accordingly requires no relocation to implement the proposed project. Therefore, the Acquisition and Relocation Certification is NOT APPLICABLE to this application.

NOTE: NO RELOCATION REQUIRED FOR THIS PROJECT - NOT APPLICABLE

CERTIFICATION OF COMPLIANCE WITH
RELOCATION AND REAL PROPERTY ACQUISITION REQUIREMENTS

In connection with _____,
(Project Identification)

the undersigned hereby certifies that _____

(Name of Sponsor or Owner, as Appropriate)

will comply (or has complied) with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (URA), implementing regulations at 49 CFR Part 24 and HUD Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition.

Signature of Authorized Officer

Name: Typed or Clearly Printed

Title: Typed or Clearly Printed

Date

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